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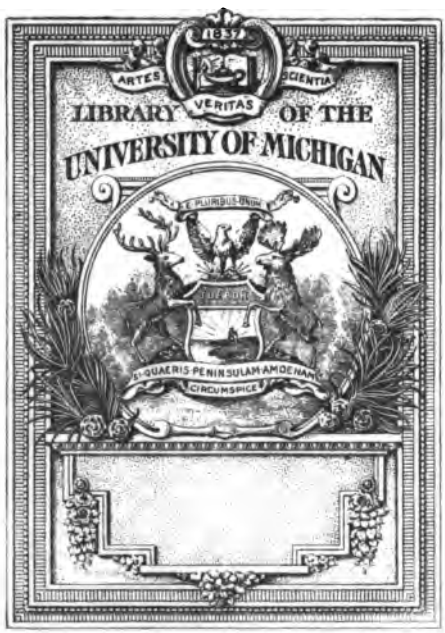
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MODERN BUSINESS CORRESPONDENCE

A PRACTICAL TREATISE ON THE WRITING OF BUSINESS LETTERS INCLUDING MANY EXERCISES IN WORD STUDY, SYNONYMS, AD WRITING, PUNCTUATION, ETC

By

Frank M. Erskine

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PREFACE

The average teacher in the public school usually has no difficulty in finding a text-book suited to his needs; his difficulty is to decide which of several good books he can use to the best advantage. With the commercial teacher, however, and especially with the commercial teacher in the public school, this is not always the case.

More and more the fact is being recognized that among the chief qualifications of the successful business man is the ability to use plain, clear-cut, but withal graceful and effective English. "Commercial English" is simply "Everyday English" coupled with the technic of the office, store or factory.

The average text-book is weak on the subject of Correspondence, and the pupil is required to write letters about a great variety of matters which have no connection with each other, and which frequently concern things so far beyond the scope of his knowledge and experience that he can not comprehend the supposed situation. The result is that many times he makes no point in his letter, because he does not understand what he is writing about, uses a few worn-out phrases and makes several ludicrous errors. Ask the same pupil a few questions about some business or some line of work with which he is familiar and, omitting the "Dear Sir" and "Yours truly," he may give you, orally, a fairly good business letter.

The plan in these lessons, which have stood the test of the classroom, is to take lines of business with which every pupil is more or less familiar at the beginning and present them in such a way that the pupil will have a knowledge of the facts which make each letter necessary. Thus the pupil is not forced to rely wholly upon his imagination when writing the letters. The successful correspondent is the one who can write forcefully and agreeably about plain facts—not about imaginary situa-

tions. An attempt has been made in this book to present the facts in such a way that the pupil must use his own judgment and his own language in putting them into a good letter. The exercises accompanying the lessons on correspondence have been designed to increase the pupil's vocabulary, correct his expression and aid him in using the right word in speech and writing.

The author desires to express his appreciation of the valuable assistance rendered him in the preparation of these lessons by Miss Ella E. Wagar, teacher of English in the Chatham, N. Y., High School, and Frank H. Wood, A. M., chief of the Division of Inspections, Education Department of New York.

May, 1906. F. M. E.

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INTRODUCTION

To the Student.

We can not know how many mistakes, misunderstandings, disputes and lawsuits arise from carelessly written, poorly constructed and misleading business letters, but it is safe to say that many of the trials and perplexities that beset the average business man might be avoided if he and his assistants had a fair knowledge of grammar and punctuation and the rules that govern business correspondence.

Among the qualifications of the person who expects to become an office assistant, a knowledge of correspondence and commercial English is as essential as a knowledge of bookkeeping or shorthand. Young people who become bookkeepers or stenographers or office assistants must, of necessity, be connected with the correspondence of the offices in which they work, and it is absolutely necessary that they be familiar with the ordinary forms of business letters and be able to compose a good letter relating to any part of the business of their employers. Just so far as they are able to do this, just so much do they increase their chances for promotion. Many men who entered offices as stenographers and proved their ability to write good business letters without dictation, have left the note-book and typewriter and are today in charge of the correspondence of the offices, dictating, it may be, to those who will in turn take their places as they become managers and partners.

No attempt has been made to give information on all matters of correspondence which could arise in the average business office. The student, however, who completes these lessons, should be able to write straightforward, concise letters on any subject.

Two of the chief requisites of a good letter are good penmanship and correct spelling. In the following lessons no mention is made of either, but you should aim to make each letter a specimen of your best penmanship, and should be particularly careful to see that every word is spelled correctly. Refer to a dictionary whenever you are in doubt.

The following rules, which govern the writing of a business letter, should be constantly borne in mind when preparing the lessons on Correspondence:

(1) Be brief and to the point. Do not use unnecessary words and repetitions.

(2) Use short sentences. Long and ambiguous sentences should be avoided.

(3) Be courteous. A letter to a delinquent debtor may be so constructed as almost to convey the idea that he will be doing a favor by paying the bill.

The books named in the following list will assist the pupil in that part of the lessons given to the study of words. They are named in the order of their importance in connection with these lessons. A good dictionary can take the place of these books if they can not be conveniently supplied.

English Synonyms, Antonyms and Prepositions. Fernald. Funk & Wagnalls Company.

Soule's Synonymes. Soule. J. B. Lippincott Company.

Synonyms Discriminated. Smith. Henry Holt & Company.

Connectives of English Speech. Fernald. Funk & Wagnalls Company.

Everyday English. White. Houghton, Mifflin & Company.

To the Teacher.

The teacher is advised to place upon the board each day, for class criticism, some of the best letters submitted in the previous lesson. A little time spent in this way will greatly benefit the class. It is also well to have definite ways of indicating errors, especially errors in position, spelling, capitalization, paragraphing and punctuation. These should be explained to the class and adhered to throughout the work on Correspondence. All letters containing grammatical errors, misspelled words or poor penmanship should be returned to the pupil to be rewritten. *The work on punctuation should be taken up in connection with the lessons in Correspondence and should be commenced when the student reaches Lesson 10.*

ARRANGEMENT OF A LETTER

LESSON I.

The most important thing in all letter writing is to express the facts in proper language; next in importance is the mechanical arrangement of the letter. But in the letters sent out by most business houses the form does not vary a great deal, and we will consider, first, the mechanical arrangement so that later we may give our whole attention to the subject-matter.

Model Letter.

309 Broadway,

New York, N. Y., June 27, 1905.

Mr. Wallace Markham,

Syracuse, N. Y.

Dear Sir,-

Replying to yours of the 23d inst., we can only say that we now have on our lists a large number of desirable positions at $1,000 to $1,500 a year and we shall be very glad to consider you for one of them if you will let us have your application promptly.

If we did not think you were a man we could place, we most certainly would not urge you to subscribe, for we make our money by placing men and there is nothing to be gained by filling our lists with unavailable material.

Hoping to receive your application promptly, we are,

Very truly yours,

Hapgood & Owen

We shall confine our study strictly to the business letter, and very little reference will be made to correspondence of an official or social nature.

The models given herewith illustrate the relative positions of the different parts of an ordinary business letter and show the form most common. You will note that the arrangement is the same in the typewritten as in the pen-written model.

Model Letter.

(1) Syracuse, N. Y., June 7, 1906.

(2) Hapgood & Owen,
309 Broadway,
New York, N. Y.

(3) Gentlemen:

(4) We wish to express our complete satisfaction with the services rendered by you in securing for us high-grade men for our sales department. Our requirements were met promptly and satisfactorily, and our interests guarded by you throughout.

We shall be pleased to communicate with you again when positions of importance are open with us.

(5) Yours very truly,
(6) Victor Chemical Works,
By John A. Ryerson

(7) Hapgood & Owen,
309 Broadway,
New York, N. Y.

Parts. Every letter is made up of seven parts, and in the second model these have been designated by figures.

(1) Heading. Writer's address and date of writing.
(2) Address. Name and place of the person to whom the letter is written.
(3) Salutation. The greeting, as the name implies.
(4) Body of the letter. The subject-matter.
(5) Complimentary close. Expressions of respect or friendship following the body of the letter.
(6) Signature. The name of the writer.
(7) Superscription, or envelope direction. Whatever is written on the envelope to enable the postal employes to deliver the letter.

Folding. Observe carefully the following directions for folding and inserting the letter in the envelope:

Fold the lower edge of the sheet to within one-quarter of an inch of the upper edge. Fold from the right a little less than one-third of the width of the paper, and from the left a narrow fold, so that the letter will fit the envelope. Then hold the envelope, face downward, in the left hand and insert the last folded edge of the letter first.

EXERCISE.

Copy the first letter given in this lesson on a sheet of correspondence paper (8x10 inches) and insert it in an envelope properly directed. Do not seal the envelope. Place your name in the upper left corner of the envelope. Note carefully the arrangement of the letter.

LESSON II.

The Heading. Usually the heading of a letter should occupy only one line, the place and date being written on the same line.

Most business men have a printed heading on their correspondence paper, with a space left blank in which to insert the date.

Burlington, Vt., March 1, 1908.

If it is necessary to include in the heading the street and number, as is usually the case when writing from a large city, two lines must be used.

1013 Linden St.,
Baltimore, Md., Oct. 9, 1907.

When writing from some public institution, three lines may sometimes be used. In no case should the heading occupy more than three lines.

Rochester City Hospital,
Rochester, N.Y.,
Feb. 15, 1908.

Harvard University,
Cambridge, Mass.,
July 28, 1910.

In most cases, however, two lines are sufficient.

Central Y. M. C. A.,
Buffalo, N. Y., May 8, 1906.

Transient Address. A person who is traveling may head his letter by giving the name of the ship he is on, or if he is traveling by train he may give the names of the place of departure and destination. "Campania," July 30, 1903. En route, Chicago to Denver, May 1, 1902. If one uses this form of heading, he should, of course, give elsewhere in his letter his correct mailing address.

Date. The heading should be so written as to bring the date at the extreme right of the page. If two lines are used, the first should be commenced a little farther to the left than the second, as shown in the examples given above.

In the heading of a letter, the abbreviation and not the number of the month should be written, but it frequently happens that the bookkeeper, for lack of space, must use the number, as follows:

1	2	3	4	5	6
January	February	March	April	May	June
Jan.	Feb.	Mar.	Apr.	May	June

7	8	9	10	11	12
July	August	September	October	November	December
July	Aug.	Sep. Sept.	Oct.	Nov.	Dec.

Punctuation. Every abbreviation in the heading must be followed by a period, as must every abbreviation, no matter where written, and a period must be placed after the year. Commas should be placed after the street, town or city, state and day of the month.

The heading, if written out in full, would read something like this: "Chatham in the state of New York on June 24 in the year 1905." The commas, therefore, indicate the omission of the unnecessary words.

Capitalization. Every word and abbreviation in the heading should be capitalized, with the exception of the words **of** and **the** when they occur in such names as "University of the State of Vermont."

EXERCISES.

Write the following letter headings in the proper place on a sheet of correspondence paper, properly arranged, punctuated and capitalized:

Yonkers n y aug 16 1905——hudson n y may 30 1904——2358 state st albany n y feb 23 1904——1131 broadway new york n y oct 19 1905——dartmouth college hanover n h july 27 1903—los angeles cal apr 8 1905——cleveland ohio june 6 1906——manhattan club new york n y may 4 1900——department of the interior washington d c jan 26 1902—5739 dearborn st chicago

ill feb 29 1904——state capitol hartford conn oct 21 1905——boston university boston mass sept 14 1903——chatham high school chatham n y jan 25 1904——san antonio texas mar 11 1905——the clinton block syracuse n y jan 2 1901——route 3 r f d (Rural Free Delivery) montpelier vt apr 4 1904

LESSON III.

The Address. The address, sometimes called the introduction, may occupy two or three lines; never more than three. The first contains the name of the person or firm to whom the letter is written; the second, the street and number; the third, the town or city and state. If no street and number are given, the address occupies only two lines.

The name, in a pen-written letter, should begin about one-half inch from the left margin of the paper on the first blank line below the heading. The second line should be indented one-half inch; and the third, if three are used, one inch. In very short letters, especially in typewritten letters, a wider margin is sometimes left, as several short lines make a better appearance on the page than a few long lines, but the indentions for the second and third lines remain the same.

In the typewritten letter an indention of five spaces for the second line and ten spaces for the third is usually made, though some correspondents use ten and twenty spaces respectively.

Titles. When writing to an individual, a title, Mr., Mrs., Miss, Hon., Rev., etc., as the case may be, should precede the name. Messrs., an abbreviation for *Messieurs,* French for gentlemen, may be used in addressing a firm. There seems to be a tendency among good correspondents to omit the title in addressing a firm, and both forms are used in these lessons. Use the title if it seems to you more courteous to do so, but as "Jones & Brown" is written as often as "Messrs. Jones & Brown," neither will be considered incorrect.

ABBREVIATIONS OF TITLES.

Administrator	Admr.	Member of Parliament	M. P.
Captain	Capt.	Mister	Mr.
Cashier	Cash.	Mistress	Mrs.
Corresponding Secretary	Cor. Sec.	President	Pres.
Doctor	Dr.	Principal	Prin.
Esquire	Esq.	Professor	Prof.
General	Gen.	Recording Secretary	Rec. Sec.
Gentlemen	Messrs.	Reverend	Rev.
Governor	Gov.	Right Honorable	Rt. Hon.
Honorable	Hon.	Secretary	Sec.
Librarian	Lib.	Superintendent	Supt.
Lieutenant	Lieut.	Treasurer	Treas.
Member of Congress	M. C.	Vice President	V. Pres.

The title *Doctor* may be used in addressing a physician, surgeon, dentist or one upon whom has been conferred the degree of D.D. (Doctor of Divinity), LL.D. (Doctor of Laws) or the less common degrees of D.C.L. (Doctor of Civil Law), Litt.D. (Doctor of Literature), D.Sc. (Doctor of Science), L.H.D. (Doctor of Letters or Humanities). *Esquire* was formerly used in addressing lawyers and justices of the peace, but is now used in addressing any man. It is not so much used as formerly. *Honorable* may be used in addressing a person who holds, or has held, some prominent public office. *Right Honorable* is an English title which we find very often in despatches to newspapers mentioning prominent Englishmen. It is used in addressing the eldest sons and all daughters of peers above the rank of viscounts. It is also used in addressing certain civic officers.

Punctuation. Place commas after the name and the place, and a period after the state. If a title follows the name, it should be separated from it by a comma.

Capitalization. Usually every word in the address should be capitalized.

Mr. George B. Stevens,
400 Western Ave.,
Milwaukee, Wis.

When it is desired to give the official title of the person addressed and no street and number is to be written, the title may be placed on the second line.

Mr. Samuel Sheridan,
Division Freight Agent,
Brookton, Mass.

If the title is short or can be conveniently abbreviated, it should be placed on the line with the name. This should also be done when the street and number are given.

Mr. J. W. Mills, General Counsel,
1371 Washington Ave.,
Cincinnati, O.

The Salutation. The salutation should be written on the line following the address, and should have the same margin as the name in the address.

The form of salutation to be used depends very much upon the nature of the letter. For the ordinary business letter the salutation "Dear Sir," "Gentlemen" or "Dear Sirs" is commonly used. "My dear Sir" or "My dear Mr. Chase" may also be used. "Sirs" should never be used for "Gentlemen," nor should the words in the salutation ever be abbreviated. "Sir" is the proper salutation for a formal or official letter to a distinguished person or public official. It may also be used with a different meaning, as the salutation for a sharp dunning letter to a delinquent debtor.

Punctuation. The salutation is a part of the letter itself, and the division is usually marked by the colon.

Capitalization. Some writers capitalize only the first word in the salutation; as, "Dear sir," "My dear friend," etc. The better and common way, however, is to capitalize the first word and the word denoting the one addressed; as, "Dear Sir," "My dear Friend," etc.

Messrs. Bliss & Co.,
300 Pike St., City.
Gentlemen:

The proper salutation for a business letter to a woman,

whether married or single, is "Madam" or "Dear Madam"; in the plural, "Dear Mesdames."

Mrs. James R. Lewis,
9 Eagle St.,
Auburn, N. Y.
Dear Madam:

Sisters of St. Francis,
St. Joseph's Academy,
Buffalo, New York.
Dear Mesdames:

EXERCISES.

Write the address and salutation for a letter to each of the following:

The governor of your state.
Mr. James Hill, cashier Fourth National Bank, Boston, Mass.
Your uncle, or some relative.
Some firm in your town.
Prof. M. B. Hillegas, 234 Woodbridge Ave., Chatham, N. Y.
W. H. Lane, Lenox, Mass.
Mr. T. J. Anderson, G. P. A., 129 South Franklin St., Syracuse, N. Y.
Lord & Taylor, New York, N. Y.
Miss Lena Mannering, 65 Maple St., Peoria, Ill.
The Grand Rapids Furniture Co., Grand Rapids, Mich.
Mrs. George B. Nash, Castleton, Vt.
The judge of your county court.
A. T. Reid, Superintendent of Construction, Reading, Pa.

LESSON IV.

Body of the Letter. The body of the letter should begin on the line following the salutation, and as the first line marks the beginning of a paragraph, it should be indented the same as the

second line in the address. Excepting the first line in each paragraph, there should be a uniform margin at the left corresponding to the margin left before the address and salutation; that is, one-half inch in the average pen-written letter. As explained in Lesson III, if the letter is short a wider margin may sometimes be left, in which case a corresponding margin must be left at the right of the paper. A margin of as much as two inches is sometimes left at each side of a typewritten letter.

If the letter is in reply to an ordinary business letter, first acknowledge its receipt, giving the date and referring to its subject-matter, then answer any questions it may contain and give such further information as is necessary. As it is with the subject-matter of the body of the letter that the following lessons have to do, no further instructions will be given about it here.

Complimentary Close. The complimentary close should begin near the middle of the line following the body of the letter. The nature of the letter, the relations existing between the parties, the form of the salutation, are all taken into consideration in determining what is the best form of complimentary close.

For a letter beginning with a formal salutation like "Sir," a formal close is necessary; as, "Your obedient servant," "Very respectfully," etc. For a business letter with the salutation "Dear Sir," "Gentlemen," or "Dear Sirs," the common close is "Yours truly," "Very truly yours" or "Respectfully yours." In a letter of application it is well to include in the close the word "respectfully;" as, "Respectfully," "Very respectfully," "Respectfully yours."

The salutations and closes for friendly letters may vary greatly.

Punctuation. The complimentary close should always be followed by a comma.

Capitalization. The first word only of the complimentary close should be capitalized.

Signature. The signature should be so written as to extend very nearly to the right margin of the paper on the line immediately following the close. Always sign with the full name; as, "John G. Smith," or "J. G. Smith." Do not sign with the Chris-

tian name alone or by initials; as, "John" or "J. G. S." Thousands of letters are destroyed annually at the dead letter office because the signatures of the writers are omitted and the letters can not be returned to them.

Usually no title should either precede or follow the signature, but if the writer is acting in an official capacity he may use some name to indicate that fact; as, "Cashier," "Agent," etc., this title to be written on the same line as the name or on the line below.

Respectfully,
Howard Lane, Pres.

A married woman may sign her name in either of two ways: by using her husband's name and prefixing the title "Mrs."; as, Mrs. George Wilkins, or by signing her own name with the title in parentheses; as, (Mrs.) Ella Wilkins. The latter form should be used by a widow. An unmarried woman should *always* prefix the title "Miss" in parentheses when signing a business letter.

Very respectfully,
(Miss) Nellie Jones

When one person signs for another, as an agent for his principal, he should so indicate by writing his own name on the line following, with the explanatory word *by* or *per*. When a firm name is signed by one of the partners, he need not sign his own name unless it is desirable to show by whom the letter was actually written or to distinguish the letters written by the different partners.

Respectfully yours,
Charles S. Page,
by George L. Ross

Yours truly,
Anderson & Brown,
per A. G. Brown

Punctuation. A period may be placed after the signature or it may be omitted. The tendency is to sign without it. If a title

follows the name, set it off with a comma and follow it by a period. When a person signs for another, a comma should follow the first name.

EXERCISES.

Write a complimentary close and signature for each of the following:

A letter to a United States Senator.

A letter to a friend.

A letter to a firm, signing as agent of a freight company.

A letter ordering goods.

A letter requesting payment of a bill, signed for a firm by yourself.

A letter applying for a position.

A letter from Moshier & Williams, signed by R. G. Williams.

A letter from Mrs. E. C. Dewey.

A letter from the cashier of a bank.

A letter from Miss Winnie Marr.

A letter from H. F. Adams & Co.

A letter from the Densmore Typewriter Co., signed by one of its officers

THE ENVELOPE

LESSON V.

Superscription, or Envelope Direction. Comparatively few persons are able to direct a letter in a neat and pleasing manner. To do so requires a great deal of very careful practice. Some one has said that the character and habits of an individual may be learned to some extent by carefully scanning a few envelopes which he has directed.

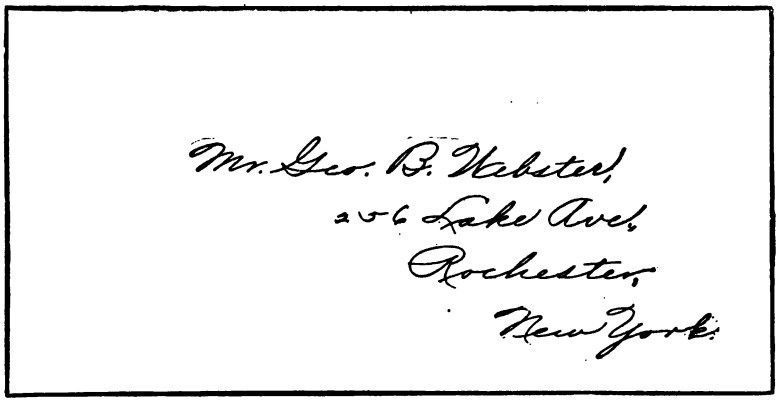
Two things are absolutely necessary in the superscription: that it be complete; that it be legible. Care should also be taken to keep the lines of writing straight and parallel and with uniform spaces between lines.

On an ordinary envelope (No. 6, size 6¼x3½ inches) the name should be written a little below the middle of the envelope and so written as to leave the margins at the right and left about equal. Let the name of the place extend farther toward the right, and the name of the state should be written at the extreme right and near the lower edge.

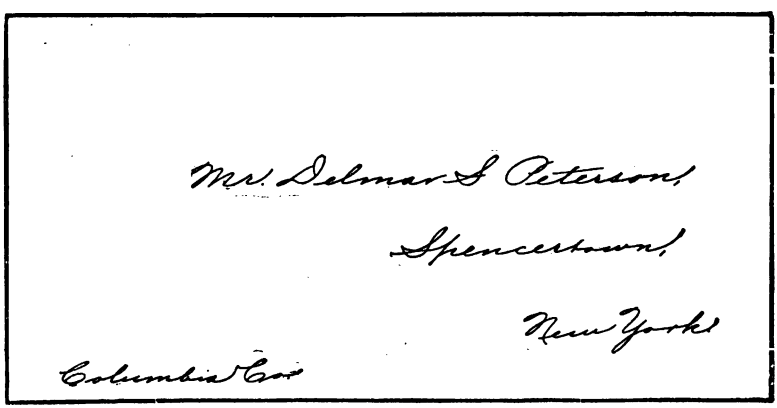
Always include the street and number, if known, when directing a letter to a person in a large city. This rule is sometimes disregarded when writing to some prominent person or business firm; as, John Wanamaker, New York; Marshall Field & Co., Chicago; Jordan & Marsh, Boston. The name of the state, also, is sometimes omitted when directing a letter to a large city, as shown in the above examples. The better way, however, is to **make the direction complete in every case.**

Never abbreviate the name of a city or town. N. Y. City, Phila., Wash., Balt. are **wrong.**

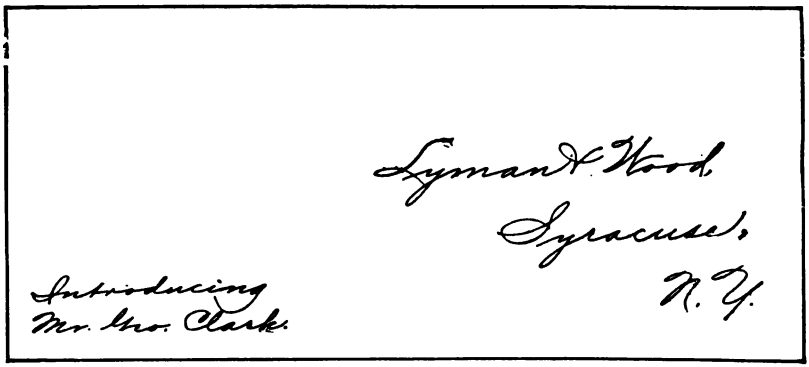
When the street and number are to be written, place them directly below the name, leaving the same margin at the right usually.

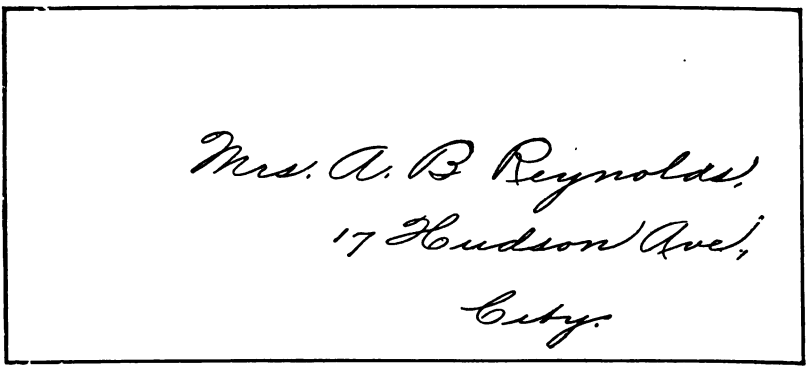


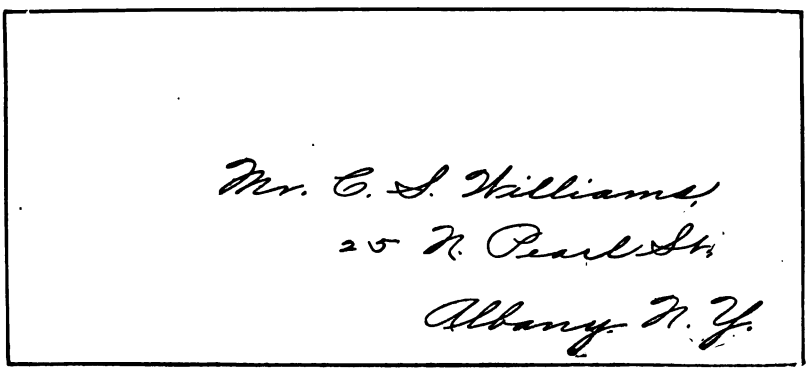
If the letter is directed to a very small town it is well to include in the direction the name of the county. This may be written in the lower left corner of the envelope, on a line with the name of the state.

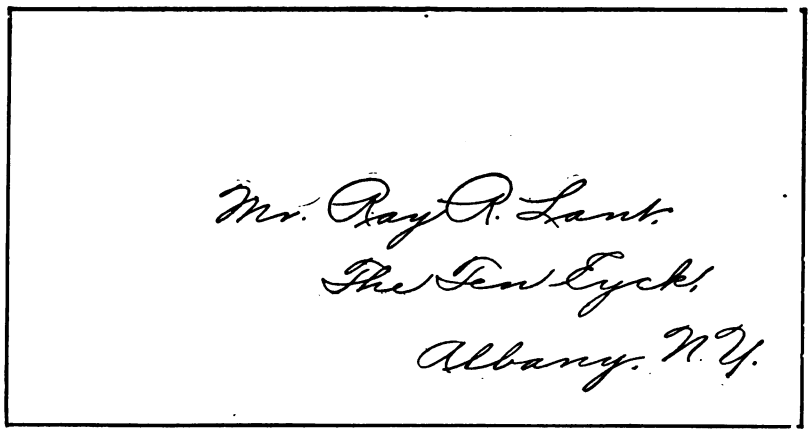


The following models illustrate forms of directing envelopes:









Cautions. 1. Write very plainly. 2. Write the name on the envelope as it is in the address in the letter. Do not write "Mr. Dwight Clark" in one place and "Mr. D. M. Clark" in the other. 3. Write the abbreviation for the state very carefully. Several of these abbreviations are similar; as, Mo. and Me., N. J. and N. Y., Mass. and Miss., Cal. and Colo. It is much better to write the names of states in full in such cases. The additional time required is not enough to affect the work of the writer in any particular, while a single letter missent may cause serious delay and possible loss. 4. Do not use "No." or the sign "#" before the street number or P. O. box. 5. Do not write "P. O. Box 79," but "Box 79." The "P. O." is superfluous, as the letter would not be put in any other kind of box. 6. Do not direct your envelope upside down. 7. Always have your own name and address in the upper left corner of the envelope so that it can be returned to you unopened if it can not be delivered. 8. Always place the stamp right side up in the upper right corner of the envelope and with a margin at the top and right of about one-eighth of an inch.

Punctuation. The common practice is to place a comma after each line in the direction except the last. The tendency, however, is to do away with whatever seems to be unnecessary and to omit the commas. Follow all abbreviations with periods and place a period after any part of the direction written in the lower left corner of the envelope.

Capitalization. All important words should be capitalized. Usually every word should be capitalized.

Title. The directions given for writing the title in the address will apply also to the superscription. Do not use same title before and after a name; as, Dr. J. T. Wheeler, M. D., or Mr. James Gordon, Esq. The title "Mr." may be used with a name when it is followed by the name of an office or position; as, Mr. K. L. Beeman, Station Agent.

EXERCISES.

Write the following directions on slips of paper the size of an envelope, punctuating properly and arranging according to the models which have been given:

1. E C Cooper 344 Winona Ave Brooklyn N Y
2. Helen I Seaman Joplin Mo
3. Mrs William J Thomas 74 Union St Worcester Mass
4. Marvin and Shoemaker 108 Pleasant St Erie Pa
5. Some firm in your town.
6. H. D. Barker Cashier First National Bank Malden Mass
7. A friend in another town.
8. Mr. William C White Westfield Green Co Kan
9. Mr Howard Vroman Brandon Vt % E L Stewart
10. Miss Mabel Woolworth Box 29 La Crosse Wis
11. Dr C V Phillips Watertown N Y Introducing Mr L C Field
12. Douglas & Sill Salt Lake City Utah
13. Miller & Ames Sedalia Mo
14. Mrs Albert Ferry City
15. Prof R V Burbanks Ann Arbor University Ann Arbor Mich

LESSON VI.

Each part of the ordinary business letter has now been explained, together with the rules governing its punctuation and capitalization. If you are not sure just where and how each part should be written, you should now review thoroughly the preceding lessons. To test your knowledge of the first five lessons, you may write in proper form on correspondence paper and enclose in envelopes properly directed, the letters below.

1.

Burlington vt sept 9 1905 mr frank munson 119 pleasant st city dear sir. We are in receipt of your letter of sept 7th, making application for a position as bookkeeper in our office. Your penmanship is satisfactory and we are favorably impressed by the character of the letters of recommendation which you enclosed. We should be pleased to have you call at our office friday sept 11 at nine o'clock A M, for a personal interview. yours respectfully gilbert & fremont.

2.

Salem mass may 26th 1904 mr w h raymond hudson n y dear sir. We thank you for the order contained in your favor of may 25th. The goods will be shipped today with the exception of three boxes of Smoked Herring, which we have not in stock at this time. We shall have these in a day or two and will ship them to you as soon as we receive them. We trust the delay will cause you no inconvenience. very truly yours ellis & clark

QUESTIONS FOR REVIEW AND DISCUSSION.

1. Name some of the *inexcusable* errors commonly found in letters.
2. Give the reason for the use of the comma in the heading and address of a letter.
3. Why is a comma placed after the complimentary close?
4. Where should the name appear on the envelope?
5. If the stamp were placed in the lower left corner of the envelope, the letter would be delivered. Why, then, is it not all right to place it there?
6. Why should not the abbreviation or sign for ***number*** be used when writing the street number or post-office box?

7. Why should there be a margin at the left of the page?
8. What would be your opinion of a person who sent you a letter containing misspelled words? blots? or a letter in which words like *to, and, the,* etc., were omitted, when necessary to complete the sense?
9. Why should the writer have his own name and address on the corner of the envelope?
10. Why is it sometimes well for a partner to sign his own name after the firm name?
11. What can you say as to the title to be used when addressing an individual? a firm?
12. What would you give as a reason for writing the address in a letter?
13. What is your opinion as to the quality of writing paper a person should use?
14. Why is a thorough knowledge of Commercial English absolutely necessary to the stenographer? Of what value to him are such exercises as are given in Lesson 6?

PARAGRAPHING

LESSON VII.

The Paragraph. The rules for paragraphing all other written or printed matter apply to letters. When a new topic is introduced the mechanical arrangement of the letter should prepare the reader for the change. In beginning a new paragraph, leave double the usual margin; that is, indent one-half inch.

No fixed rule can be given to govern the length of a paragraph; it depends entirely upon how much is to be written on each topic. Sometimes a whole page is needed for one paragraph; sometimes only a single line. Several short statements which concern different topics may sometimes be made into one paragraph rather than have a number of very short paragraphs of a line, or a part of a line each. Care and common sense must be exercised in paragraphing, and extremes avoided.

EXAMPLE I.

The space allotted will be flat floor space and the arrangement of exhibits, as well as the outlay for the same, will fall upon the exhibitors.

The committee have arranged for sixty-inch, quarter-sawed, high roll-top desks as units of exhibit.

That we may have funds on hand with which to operate it has been decided to require every school, college or publisher desiring to make an exhibit to pay an entrance fee of $25, which will be placed in the hands of the secretary and treasurer of this association, Mr. George P. Lord, Salem, Mass., and to be used toward paying the expenses of the collective exhibit.

If you are willing to lend us your influence and co-operation by making an exhibit, and thus advance the best interests of business education in America, let us hear from you at once.

Note in the above the four topics: space, committee's arrangements, funds, co-operation.

EXAMPLE 2.

In the popular mind war is typified by the man on horseback. The glistening epaulets, the circling sword, the floating flag, the blare of bugles, the thunder of cannon and the rattle of riflery are to the popular mind the glorious accessories to the magnificent man at the head of a brigade with his breast exposed to the enemy's fire and with the destiny of a nation in his keeping.

He looks magnificent—there's no denying that. It is a picture that has made the pulses of all the peoples of the earth throb with pride.

But as a picture of actual modern war heroism it is a lie.

The real heroes who suffer and sacrifice and die in war are not magnificent or inspiring to look upon. The real heroes are those who bind up the wounds that war has made—whose breasts are turned to the bullets while they extend hands to soothe and help and heal.

Note in the above that there are only two topics and should be only two paragraphs: the typical hero, the real hero.

EXAMPLE 3.

DEAR SIR:

Enclosed find invoice of Celery. We expect to be able to fill orders at the same price for some time to come.

In our next shipment we will send you a pound of Royal Java and Mocha Coffee of extra high grade. We feel sure that this coffee, which we quote at thirty-one cents a pound, will give entire satisfaction.

We are in a position to make you some very close prices on canned goods and quote the following:

Royal Peaches,	$3.00 a dozen
" Bartlett Pears,	2.50 " "
" Corn,	1.50 " "
Victory Tomatoes,	1.10 " "

Hoping to receive an order from you, we remain,

Yours respectfully,

In the above letter it is necessary to have four paragraphs. (1) Invoice enclosed, (2) samples to be sent, (3) quotations, (4) expressing the hope that an order may be received.

EXAMPLE 4.

Dear Sir:

I have your favor of July 12 enclosing inspector's report for July 10, for which please accept my thanks.

I have also your second favor of July 13 requesting a list of accidents for the 1st, 7th, 14th, 21st and remaining days of each month. I will have this forwarded to you as promptly as possible each month. Yours truly,

Note in above two paragraphs: letter of July 12; letter of July 13.

EXERCISES.

Copy the following letters, arranging, punctuating and capitalizing properly and using your best judgment in paragraphing. Enclose in envelopes properly directed.

Albany n y oct 28 1903 mr f g bryant cooperstown n y dear sir I understand that you are desirous of obtaining employment with this company in the capacity of freight brakeman and I have before me letters written in your behalf by Mr. Williamson of Cooperstown, and by the general superintendent of the Consolidated Transfer Company. While I would gladly give you a position were it in my power to do so, the fact is that our extra men are complaining now that they are not making enough time and instead of taking on any more men we may soon be compelled to lay off some of those we now have in our employ. It is, therefore, as you see, impossible for me to take you into the service at the present time. Yours truly a p richmond.

Syracuse n y june 8 1903 mr de witt stickles chatham n y dear sir We are in receipt of your valued favor of june 6 ordering books, which have been forwarded today. Enclosed herewith please find a copy of our complete catalog of phonographic publications. We shall be happy to send you any of them postpaid upon receipt of catalog price. Should you order to the amount of $10.00 or over, at the catalog prices, you may deduct 15 per cent in remitting and we will send the books postpaid. yours truly r r lant & co.

LESSON VIII.

Indicate by the use of the paragraph mark, ¶, the paragraphs in the following letters:

1.

Dear Sir:

Replying to your letter of the 11th inst., we would say that our 1905 catalog is in the hands of the printer but we hope to have it ready for delivery in about a week, when we shall be pleased to mail you a copy. We shall show a nice line of chairs, tables, lounges, desks and other household furniture. Trusting the short delay will cause you no inconvenience and hoping to be favored with your order, we remain, Yours truly,

2.

Gentlemen:

We send you our catalog of lamps suitable for stores, as requested. The best discount on this line is 20% from the revised price list enclosed in the catalog sent under separate cover. We trust we may receive your order, which will have our prompt attention. Yours truly,

3.

Dear Sir:

In response to your inquiry, we take pleasure in mailing you herewith specimen pages and description of the "Library of United States Literature." If you will favor us with your order and with references, we shall be pleased to extend to you a year's credit, delivering the entire set to you, express charges prepaid, and accepting payment at the price of one volume each month thereafter until the whole set is paid for. If, however, you prefer to pay cash on delivery, we will accept payment for only ten volumes and present volume eleven to you free. We enclose order blanks either for cash or monthly payments and if you will kindly sign and return your order, the books will be sent by return express, charges paid. Yours very truly,

4.

Gentlemen:

The enclosed circular is a sample of commercial school advertising that we are preparing for a number of our patrons. The course in accounting therein briefly outlined includes our latest works embodying methods used by modern business houses. If you are using a part of our course and wish to examine any of our other works, or if you are not familiar with any of our later publications and wish to examine our new commercial course, we will gladly submit samples. We have arranged to print circulars like the enclosed for schools using our works at a cost of $25 for five thousand copies printed in two colors on sixty-pound enameled paper, or $20 for the same circular printed only in

black ink. The prices quoted provide for an entire change of matter on the fourth page, including a cut of school building in place of the Loose Leaf cut, if it is desired. We are sure that a bright, attractive circular, advocating up-to-date business instruction, will help you to increase your patronage, and the assurance that if you are using our supplies your prosperity will increase our business leads us to make this very low rate for high-class advertising. If you want some attractive advertising matter, or if you wish to examine any of our commercial publications, kindly let us hear from you.

Yours for prosperity,

5.

Dear Sir:

We trust that you received promptly the copies of Webster's General History of Commerce and Moore and Miner's Accounting and Business Practice, which we sent you about two weeks ago at the suggestion of our Mr. H. F. Erwin. Webster's History of Commerce gives a general survey of the commercial development of the world from the earliest times to the present. It attempts to interpret the history of civilization from the commercial point of view, showing the many interrelations between commerce and the other factors in the progress of civilization. It may be used as a text-book in secondary schools that have regular courses in economic history. Accounting and Business Practice was prepared by teachers of long experience for schools which are endeavoring to provide a rigorous commercial course. In its preparation the authors have constantly had the benefit of suggestions from other teachers, accountants and business men whose judgment of the various lines of business transactions discussed is authoritative. We hope you will find these books adapted to the needs of some of the classes in your school, and that you may decide to introduce them. We shall be glad to hear from you in the matter.

Very truly yours,

How should the letters in Lesson VI be paragraphed?

LESSON IX.

Indicate the paragraphs in the following:

6.

Dear Sir:

We are in receipt of your circular letter of the 10th inst., with list of students whom you are prepared to recommend. We are at the present time looking for a clerk in our office. We desire some one who is willing to start in at a moderate rate and work up. The work will be on orders and double entry Safeguard System bookkeeping. We should like to know more about the

young man you mention in your list. While we may have, at times, some stenographic work, the main business will be to take care of all orders and to work on the books under our present bookkeeper. Kindly give us all the information you can regarding this young man or any other student you have who you think can do this work, and also advise us what they will start in for.

Yours very truly,

7.

Dear Sir:

I have your Form 73 under date of September 2, relating to T. A. Campbell. I should like to know if you have really rejected the applicant, or if you are willing to allow us to take up the case again a little later on. I wish to insert an advertisement of your company in the weekly paper of our town, and think the one enclosed may be satisfactory to you. If not, will you please send me one to insert? Trusting you will attend to the matter at once, I am,

Yours very truly,

8.

Dear Sir:

Enclosed we hand you our offerings of Municipal and Corporation bonds yielding investor up to 5½%. We invite your attention particularly to the first mortgage 5% gold bonds of the Peoria Gas & Electric Company, serving a population of 80,000. We regard this loan as being the best public utility bond offered recently. The company own a franchise granted in 1853 by the General Assembly of the State of Illinois, and the act reads "with perpetual succession," which is a valuable asset. Prices and full information will be sent upon application. If you are interested, please advise us.

Yours truly,

9.

Dear Sir:

The administration of Elmira College greatly desires a fuller personal acquaintance with yourself and with the pupils whose training you are guiding. To this end we send our catalog of 1905-1906, also our special booklet, which please accept with our best wishes. The numbers entering our classes of late years have increased so greatly that our present accommodation is fully taxed. Yet we will, by September, 1906, be in a position to receive a limited number of choice students, who are anxious for the highest possible development, morally, intellectually, socially and physically. The expenses per annum you will find on pages 24 and 25 of the catalog. We have a limited number of scholarships which may be secured for students who really need help. Any aid you render us in this matter will, we are sure, be a benefit to the students as well as to the College. You will do us a great kindness by filling out the enclosed blank with the names of young women who you think may desire to enter some college next fall. Awaiting your early reply, I am, on behalf of the administration of Elmira College, Yours sincerely,

10.

Gentlemen:

I find it impossible to finish my work here in the time given me on the trip-list, and shall probably remain here until the evening of the 8th inst. This is caused principally by the failure to close several mail orders. Business for the Etna is light, and this is chiefly because I do not understand as well as I should the full particulars in regard to some of their product. Please have them write me at Indianapolis what they are doing on steel wire. Ask them to furnish all information pertaining to that branch of their business, as it may be of great service to me. Revise my trip-list so I may reach the places named one day after that for which I had arranged.

Yours respectfully,

11.

Dear Sir:

I take pleasure in announcing the publication of an etched portrait of the Rev. Timothy Dwight, D. D., LL. D., formerly president of Yale University, of which you are, I believe, an alumnus. The artist, James S. King, the foremost portrait etcher of America, has succeeded in producing a portrait of great artistic excellence, as well as a faithful likeness of the distinguished scholar and educator. The enthusiastic favor with which the etched portraits I have published have always been received by the lovers of this beautiful and difficult art will not, I am sure, be diminished by this, my latest production. The portrait will take high rank in the gallery of famous Americans, and will, I feel, be most acceptable to every graduate of Yale University, not only as a work of art, but also as a pleasing memorial of happy student days in that remarkable institution of learning. Enclosed I hand you a half-tone reduction which will give you some idea of the character of the portrait. I shall be pleased to receive your order for the same. Very truly yours,

12.

Dear Sir:

For your information I will say that we have arranged to supply you monthly with one copy of the latest official railway Guide. This Guide will be delivered at your office and will reach you about the 10th of each month.

Yours truly,

13.

Gentlemen:

Mr. A. B. Carter, Nashville, Tenn., asked me to recommend a first-class rock-crusher. I spoke of yours and of our very successful use of it. He expressed a desire for particulars and prices, so be good enough to send him one of your catalogs and write him, quoting net prices for the crushers. I think he will need your No. 3 heaviest crusher. Yours respectfully,

LETTERS OF APPLICATION

LESSON X.

The following advertisements appeared in this morning's Herald. You may make application for one of the positions.

WANTED—BOOKKEEPER—Young man competent to take charge of the books of a retail grocery company. State age and experience. Apply in own handwriting. "Business," Herald Office, City.

WANTED—STENOGRAPHER—Young woman for office of manufacturing company. Must be rapid and accurate. State age, experience, etc. Address, Box 177, Herald Office, City.

As no names are given in the above advertisements, your letter should be addressed to "Business" or "Box 177," these words being used in place of the name in the address and on the envelope. The salutation may be omitted or the word "Gentlemen" may be used. In this case the advertisers are probably firms composed of men, but where an advertisement does not indicate whether the advertiser is a man or a woman, an individual or a firm, it is better to omit the salutation altogether.

Out of the many letters sent in answer to an advertisement of this kind, the one which is best composed and most neatly written will, other things being equal, bring its writer the position. Write this letter as though you were actually trying to get this position. If some one else gets it, let it be because of his superior qualifications and not because of a better written letter.

Paragraphing. Your letter of application should contain at least three paragraphs. In the first, state where you saw the advertisement and apply for the position. In the second, state your qualifications. In the third, express the hope that your application will be considered favorably.

Use of "d," "st" and "th." Never write "d," "st" or "th" after the number of the day of the month if the name of the month is written with it. "Jan. 27th, 1905," is wrong; it should be written, "Jan. 27, 1905." "Your letter of March 12 is received," is correct. When the name of the month is *not* written, these letters should be used. "Your letter of the 12th inst." These are contractions, not abbreviations, so should not be followed by periods. Write them on the line, not above it.

Use of "I am" and "I remain." Many persons use the expressions "I am" and "I remain" erroneously. "I remain" should not be used unless there has been previous correspondence. You can not **remain** what you never **have been.** "I am" may be used in any letter, though it is better, usually, to close without either of these expressions. If we use them, we must begin the closing sentence with a participle, as in the examples below. They must be made a part of the preceding sentence, separated from it by a comma and from the complimentary close by a comma.

"Hoping to hear from you soon, I am,

Yours respectfully,"

"Trusting this arrangement will be satisfactory to you, we remain,

Yours very truly,"

A FEW THINGS LETTERS SHOULD NOT CONTAIN.

1. Blots. If you can not compose a very good letter, you can at least keep the page clean.

2. The character & for **and.** This should never be used except when writing a firm name; as, Seaver & Hopkins, Benedict & Co.

3. Erasures. There is no excuse for the person who sends a letter containing erasures. If a mistake has been made, rewrite the entire letter.

4. Interlineations. That is, words or sentences written between the lines. If a word or sentence has been omitted, rewrite the entire letter. Erasures and interlineations show a lack of respect to the one to whom the letter is addressed.

5. Anything written in lead pencil.

6. Too frequent use of the pronoun "I." Word your sentences so as to avoid using it excessively.

Which Word?

There are many so-called synonyms in our language which have wide differences in meaning. In fact, there are very few words which are really synonymous. A good correspondent must have an extensive vocabulary and be able to use the word which will bring out his thought in the clearest way. It is the purpose of the following exercises to bring out as clearly as possible the differences in words, many of which are used synonymously not only by business men and women, but by every one in daily speech and writing. These exercises will require the student to study the dictionary carefully and constantly, thus forming the dictionary habit; one of the best habits for the stenographer and correspondent as well as for the student. Other books on the use and abuse of words may also be used for reference. (*See Introduction.*)

Insert in the blank space the proper word or words and be prepared to explain clearly in class the difference in meaning of the words given and to defend the use you have made of them. Use pencil when inserting words so that if an error is made it may be corrected in class. Be sure, at the close of each lesson, that you have all the blanks filled out correctly, as you may need to refer to these sentences later.

Abate, Lessen.

1. The pleasure . . . . the attending toil.
2. Friendship improves happiness and . . . . misery.
3. St. Paul chose to magnify his office, when all men conspired to . . . . it.
4. My wonder was . . . . when I learned that they were all deaf-mutes.

Loathe, Detest.

5. The sick man . . . . his food.
6. We . . . . what is evil or contemptible.
7. To . . . . the taste of sweetness, whereof a little
   More than a little is by much too much.
8. They love the offender, yet . . . . the offense.

Skillful, Clever.

9. He might be a very . . . . man by nature, but he laid so many books upon his head that his brains could not move.
10. . . . . men are good, but they are not the best.
11. The ship would quickly strike against the rocks for want of . . . . in the pilots.

LESSON XI.

You were not successful in your application for a position because of your lack of experience. However, the following advertisements have appeared in today's Journal and you may apply for one of the positions. Use even greater care than you did the first time in making your letter neat and to the point.

WANTED—Young man to assist in the book-keeping and correspondence of a wholesale and retail dry-goods house. Give references. Address in own handwriting, M. & H., Journal Office, City.

WANTED—Young woman stenographer for wholesale and retail establishment. One competent to take charge of part of the correspondence. Address, Box 48, Journal Office, City.

References. When references are required, you should be

careful to give the names of persons who know your character and ability well enough to be able to recommend you and who are at the same time persons of enough prominence in the community to make their recommendation of some value. A former teacher, your pastor and prominent business men are proper persons to name as references. Always give the full names and addresses of the persons to whom you refer, and it is well to add some word of explanation; as, "my former teacher," "my pastor," "my former employer," "president of the Merchants' Bank," etc.

It is well to ask a person's permission before giving his name as a reference, for then if he does not care to recommend you he will probably request you not to refer to him. If you do refer to a person without having obtained his permission, it is well to say, "I refer you, without permission, to Mr. Carlton Smith."

Do not say, "For reference I refer you," but simply, "I refer you" or "As references I name."

When asked to enclose letters of recommendation, never send the original letters, but copies. If you send the original letters and are unsuccessful, you may never get them back, and if you are successful, the originals can be shown later if necessary. Write, "I enclose copies of letters of recommendation from, etc."

Which Word?

Revoke, Repudiate.

12. A minor may . . . . his contract if he so desires.
13. Under what circumstances has the principal the right to . . . . the agent's authority?
14. What reason is there that those grants and privileges should not be . . . . ?

Abolish, Repeal.

15. Slavery was . . . .
16. The assembly . . . . the law at its next session.
17. It appears to have been a usual practice in Athens, on the establishment of any law deemed very useful or popular, to prohibit forever its . . .
18. Imprisonment for debt has been . . . .

Exonerate, Acquit.

19. The testimony of two witnesses . . . . him.
20. In a case of dishonesty, the absence of the individual at the moment when the act was committed will . . . . him from all suspicion.
21. The jury . . . . the prisoner.

Refrain, Desist.

22. We can hardly believe it possible that he should . . . . from taking advantage of the low price to buy a large quantity of the goods.
23. A politician . . . . from his designs when he finds they are impracticable.
24. I advised him to . . . . from that course.
25. He . . . . from his efforts to convince me that I was wrong.

Consent, Assent.

26. My poverty, and not my will, ...
27. Could I represent to you that invisible world of which I am speaking, you would all readily . . . . to this counsel.
28. And whispering, "I will ne'er . . . . ," — . . . .
29. When I asked if that were not so, every one . . . .

Accept, Receive.

30. He . . . . my apology, and we are now friends.
31. I . . . . his check after he had . . . . the conditions I imposed.
32. That man may last, but never lives,
    Who much . . . . , but nothing gives.

Acknowledge, Confess.

33. . . . . yourself to heaven;
    Repent what's past; avoid what is to come.
34. None of them had the sincerity to . . . . the unhappiness of their condition.
35. They . . . . no power not directly emanating from the people.

LESSON XII.

You were successful yesterday in your application for a position and received a letter from Marshall & Hammond, requesting you to call at their office, 214 Main St., City, where they con-

duct a wholesale and retail business in general merchandise. Both advertisements were inserted by this firm, as they need a young man to assist in the bookkeeping and a young woman to assist in the shorthand and typewriting work.

You found Mr. Marshall in the office, to whom you introduced yourself. He proceeded to question you closely about your education and other qualifications, and, having satisfied himself from your intelligent answers that you could do the work, he arranged the matter of salary with you and then gave you some advice and instructions.

EXERCISE.

The teacher should have each student copy this statement by Mr. Marshall.

"Your hours for work will be from 8:00 A. M. to 12:00 M. and from 1:00 to 5:00 P. M. You are expected to be on hand ready for work at the hour named every morning unless prevented by illness. There is no place in the business office of today for the man or woman who is a few minutes late. Not only does his own work suffer, but his tardiness may delay others. While there may be some days when we shall not require you to remain in the office until five o'clock if your work is completed, there will be other days when we shall expect you to remain after that time to complete work which must be done that day. You can see for yourself how that might occur.

"As you are to assist in the correspondence of the firm, you will be, to some extent, a confidential clerk. Most of the books will be where you can inspect them. You will soon gain an intimate knowledge of the business and of the methods of conducting it, and that is what we want you should do, for the employe who thoroughly understands his employer's business can advance those interests more intelligently than the one who has not that knowledge. But, at the same time, while we want you to learn all you can about the business, we must insist that you do not make it a topic for conversation with your friends outside of business hours. You would not care to have a confidential friend tell all he knew about your private affairs to every one he met. In fact, 'When you are in the office, you should know everything about the business, and when you are out of it you should know nothing about it,' unless an opportunity occurs for advancing its interests.

"We shall expect you to make use of your eyes and ears to find out as much about the work yourself as you can, but we want you always to work intelligently, and, whenever you are in doubt as to what should be done, you will

find the other employes, as well as Mr. Hammond and myself, always ready to advise and assist you.

"The two qualities which every business man requires in his office assistants are neatness and accuracy. I mean neatness in personal appearance, as well as neatness in work. Neatness without accuracy, of course, has no value, but accuracy without neatness is annoying and unsatisfactory.

"We shall expect you to familiarize yourself with the names, terms, etc., peculiar to this business. We want you to examine all the labor-saving devices in the office and become familiar with their use. We want you to promote the interests of the firm in every way in your power."

Which Word?

Add, Annex.

36. The evils inseparably . . . . to the present condition are numerous.
37. The whole world can . . . . no more to the real and intrinsic value of a man than they can . . . . to his stature.
38. I then purchased a stock of dry-goods, to which in due time I . . . . a stock of shoes.
39. Florida was . . . . to the United States.

Caution, Warning.

40. . . . . us to take heed.
41. And . . . . give that enemies conspire,
    With fire and sword the region to invade.
42. Ah! what a . . . . for a thoughtless man.
43. I . . . . him about entering upon so hazardous an undertaking.

Advantage, Benefit.

44. The gratitude of most men is but the secret desire of obtaining more . . . .
45. A good education has always its . . . . , although all can not derive the same . . . . from the cultivation of their talents.
46. Of what . . . . will this law be to you?
47. There would be few . . . . of great labor or hazard undertaken if we had not the power of magnifying the . . . . we persuade ourselves to expect from them.

Adventure, Enterprise.

48. I am resolved to try my fate or, failing in the . . . . , die.
49. The firm needed money with which to carry out the . . . .

ORDERS, REMITTANCES and ENCLOSURES

LESSON XIII.

The first letter that your employers have called upon you to write is one ordering goods.

There are two correct ways to send an order for goods by mail. The first, and common way, is to include the order in a letter. The second, is to enclose with the letter a separate sheet containing a list of the goods wanted, together with the date, address of the buyer and shipping directions. This way is sometimes preferable where the list is long. It also gives the seller an opportunity to keep the letter in his office, while the order is given to the shipping clerk, who sees that the goods are selected, packed and sent forward. Many business houses have order blanks for this purpose.

Whether the order is made a part of the letter or is placed on an order blank, only one item should be placed on a line. This enables the shipper to check the items as the order is filled, avoids confusion and greatly lessens the chances for errors to occur in filling orders.

When the order is included in the body of the letter, place it in the middle of the page from right to left.

Punctuation. The items in an order may be separated by commas, but generally all punctuation is omitted. Such expressions as "Please send the following" and "Please ship the following goods" should be followed by a colon, as they constitute, with the list which follows, but one sentence.

Capitalization. It is a custom with bookkeepers, when making entries on their books, to capitalize the names of the various kinds of merchandise in which their firm deals, and this custom is carried out in ordering goods. Capitalize the name of each article ordered and the words used to distinguish it from other varieties of the same class of goods. Examples: 3 chts. English Breakfast Tea. 4 pcs. Black Satin Duchesse.

Paragraphing. The sentence following the order always begins a new paragraph.

348 Hamilton St.,
Midland, Mass., May 6, 1909.

Hall & Collins,
Boston, Mass.
Gentlemen:-

Please ship to me by Boston & Albany freight the following:
12 brls. Pillsbury's Best Flour
8 " Granulated Sugar
5 chts. Japan Tea
5 mats Java Coffee
Please allow me the usual discount for cash in ten days.

Yours truly,
Horace Wood

Model Letter Ordering Goods.

EXERCISES.

You have been instructed to order of Bigelow & Edson, Fall River, Mass., 6 pcs. Roll Cambric, 3 pcs. Pepperell Drill, 3 pcs. Champion Cheviot, 7 pcs. Gordon Prints, 4 pcs. Hamilton 30 in. Tick.

As this is the first order that has been sent to Bigelow & Edson, you will refer them to the Commercial Bank, city, as to the financial standing of the firm.

Write a letter including this order and enclose it in an envelope properly directed. Sign the firm name, per your name.

(Note. Cloth is usually sold at wholesale by the piece, and the number of yards in a piece varies. No account is taken of smaller fractions than fourths of a yard. In the above order the first item will be billed to you something like this: 6 pcs. Roll Cambric 45 44^{1} 47 42^{3} 44^{2} 43. The small figures are fourths.)

(Note. It is suggested that the class study in connection with this lesson, Section 1 of the Appendix.)

LESSON XIV.

Marshall & Hammond received yesterday a large order from Hess & Palmer, Albany, N. Y., dated three days ago. The goods were shipped via N. Y. C. freight this morning.

Write to Hess & Palmer. Tell them when the order was received; thank them for it; tell when and how goods were shipped; that invoice is enclosed. Express the hope that the goods will prove satisfactory and that further orders may be received.

Exactness and Brevity.

It is well to consider now some of the common errors which the beginner makes in writing business letters in order that we may avoid them at the outset. Very often the inexperienced letter writer, in his endeavor to be terse and "business-like," goes so far as to leave out some of the essential elements of the letter or even so far as to abbreviate words. He writes, "Yours received" or "Yours at hand," when he should write, "I have your letter of June 27" or "Your letter of June 27, asking for catalog, is received." He leaves out, perhaps, the subject of a sentence and writes, "Will send catalog and samples," when he should write, "We will send catalog and samples." He abbreviates words and writes, "Yours, etc.," when he means "Yours very truly," or "Yours resp." for "Yours respectfully."

As another example of the brevity which is undesirable, compare the following letter with the one in which all the facts are stated.

Undesirable Brevity in a Letter.

Whittier, Cal., 6 - 27, '05.

Mr. J. C. Carpenter,

Los Angeles, Cal.

Dear Sir,—

Yours at hand. Have placed the amount enclosed to your credit.

Thanking you, we remain,

Yours, etc.,

O. B. Griffin & Co.

Good Form of Letter of Acknowledgment.

Whittier, Cal., June 27, 1905.

Mr. J. C. Carpenter,

416 Pacific Ave.,

Los Angeles, Cal.

Dear Sir,-

We are in receipt of your letter of the 24th inst. enclosing check for One Hundred Seventy Four Dollars ($174.00) in payment of invoice of May 26.

Thanking you for the remittance and assuring you that your further orders will receive our best attention, we remain,

Yours very truly,

O. B. Griffin & Co.

It is customary with most correspondents to mention the date of the letter they are answering; as, "We have received your letter of the 8th inst. containing order." On the other hand, many correspondents omit the date and say, "We have received your letter containing order." The first form is preferable in most cases, as it enables the one who receives the answer more easily to find in his files the copy of the first letter. Possibly he has sent more than one order and in that case might have difficulty in telling which one was referred to. Some firms have a printed request in their letter heads that, in answering, the writer refer to a certain number which is inserted or to the number and date. This enables them to turn to their files and at once find the copy of their first letter.

Which Word?

After, Behind.

50. In the journey of life some are left . . . . because they are naturally feeble and slow, some because they miss the way, and many because they leave it by choice.
51. Here they come, one . . . . another.
52. Four men walked . . . . the carriage.

Concur, Agree.

53. We finally . . . . upon a price to be paid for the horse.
54. The decision of the higher court . . . . with that of the lower court.
55. Their opinions . . . .

Allow, Tolerate.

56. If our officers were better men, so much vice would not be . . . .
57. I . . . . him to enter the room and his presence was . . . . by the company.

Amend, Reform.

58. The criminal had . . . . his ways and was now a . . . . man.
59. . . . . your ways and your doings.
60. The rules of the society should be . . . .
61. . . . . were needed in many branches of the city government.

Grow, Increase, Raise.

62. His salary has been . . . .
63. Can you . . . . sugar beets on your farm?
64. The business . . . . so rapidly they found it wise to . . . . the capital stock.

Apology, Defense.

65. . . . . in its true legal sense signifies not a justification, protection or guard, which is now its popular signification, but merely an opposing or denial.
66. He would not *accept-receive* my . . . .
67. I owe him *an-a* . . . . for my conduct.
68. His actions admit of no . . . .

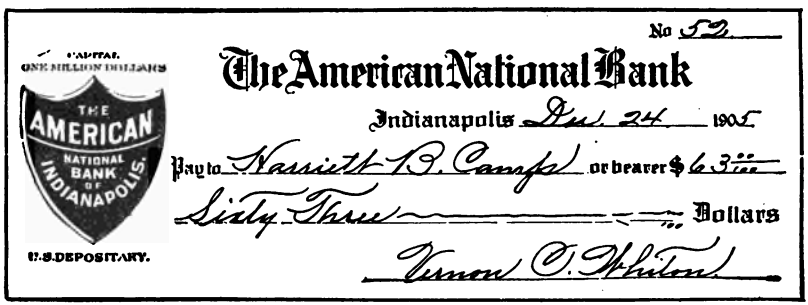
Paraphernalia, Apparatus.

69. Tinsel, gilt and all the . . . . of the stage.
70. The laboratory of the chemist was filled with valuable . . . . of various *kinds-sorts*.

Clear, Distinct.

71. **I see . . . . a boat. Now I can see . . . . three *persons-people* in it.**

LESSON XV.


No 52
CAPITAL ONE MILLION DOLLARS
THE AMERICAN NATIONAL BANK OF INDIANAPOLIS
U.S. DEPOSITARY.
The American National Bank
Indianapolis Dec 24 1905
Pay to Harriett B. Campbell or bearer $63.00
Sixty Three Dollars
Vernon O. Whitson

Check.

The goods ordered from Bigelow & Edson have arrived and a letter has been received from them enclosing invoice, which amounts to $54.39. Terms: net cash.

You may write to them, enclosing check for the amount of the invoice. State when their letter was received, that the goods arrived in good order and thank them for promptness in filling the order. You may fill out one of the blank checks furnished you, similar to the model shown in this lesson. You will sign the firm name, per your name, in the same manner as instructed to sign the letters.

To enclose this check, fold the letter once, from bottom up. Then insert the check, face up, and finish folding as usual.

Letters enclosing checks, money orders, notes, drafts, etc.,

should always specify the amount of the enclosure. This may be written in words or in both words and figures, but the latter form is not commonly used. It may be used in referring to some previous enclosure or in any case where every precaution must be taken against the amount being misunderstood. Where there is also an enclosure containing the amount, one way is sufficient.

Capitalization. The first word in the amount should be capitalized in both the check and letter. See paragraph 7, Lesson LXIV.

"We enclose check for Two hundred 75-100 dollars."

"I have received your note for Seventy-four dollars ($74.00) to balance account."

Cents should always be written in figures, as in the first example. When the figures are also written, they should be placed in parentheses after the word "dollars."

Many business men capitalize all the words indicating amount of check, and to some this form seems preferable.

Which Word?

Appease, Alleviate.

72. The king's anger was . . . .
73. A powerful drug was administered to . . . . the pain.

Attention, Application.

74. By too intense and continued . . . . our feeble powers would soon be worn out.
75. Many *persons-people* are capable of . . . . who have . . . .
76. . . . . is the faculty of sustained . . . .

Value, Prize.

77. . . . . your time; it is money.
78. It is . . . . at one dollar, but I . . . . it above a hundred.
79. A gift may be . . . . above all price.

Apt, Prompt.

80. The boy's *answer-reply* was . . . .
81. But in his duty . . . . at every call,
    He watched and wept, he prayed and felt for all.
82. He is *an-a* . . . . student.

Hard, Difficult.

83. Was ever anything . . . . or glorious achieved by a sudden cast of thought?
84. The lot of the poor man is . . . .
85. 'Tis . . . . to part when friends are dear.
86. The roads were very muddy and made traveling . . . .

Genuine, Authentic.

87. Is Irving's "Life of Washington" . . . . ?
88. His statements are . . . . , as two other witnesses testified to the same thing.
89. This letter bears the signature of Benedict Arnold, but is it . . . . ?
90. This book, "Poems by Longfellow," is . . . .

Grow, Become.

91. I . . . . weary of the work.
92. The iceberg . . . . smaller as it goes south.
93. After the same crop has been raised on a piece of land for many years, it . . . . poor.

CREDITS, COLLECTIONS AND DUNS

LESSON XVI.

One of the most difficult letters to write is that calling attention to an overdue account and asking for payment. You do not know whether the debtor's failure to pay is due to neglect, financial embarrassment or fraudulent intent. If he has always paid promptly in the past, it is better to assume that he has overlooked the matter. If the letter calling his attention to the account does not bring an early response you should investigate carefully and use every means to protect yourself from loss.

Herewith are given two examples of dunning letters which admirably illustrate this feature of business correspondence:

Elliott & Van Deusen,
Saratoga Springs, N. Y.
Gentlemen:

We enclose herewith statement of your account showing a balance due us of $95.40.

This account is some months past due, and as we are in need of ready funds at the present time, we will feel very grateful if you will give this matter your earliest attention and favor us with a remittance.

Thanking you in advance for this favor, we are,

Yours very truly,

THE NATIONAL BOOK CO.,

Cashier

Elliott & Van Deusen,

Saratoga Springs, N. Y.

Gentlemen:

We have received no reply to our recent letters in regard to our unpaid draft of $97.50. If there is anything wrong with the account, kindly let us know at once so that we may adjust it; if not, we will be very much pleased to receive check from you for the above amount.

Yours very truly,

NATIONAL BOOK COMPANY,

Cashier

B. F. Dodge, 96 Arch St., Philadelphia, Pa., owes your employers $225.50, which was due the first of last month. You have heard nothing from him in regard to the bill. Up to this time he has paid promptly when a bill was due. Your employers have several payments to be made soon and have directed you to write a mild dunning letter to Mr. Dodge.

Ask for payment of the whole or part of the bill by the end of next week. (Give the day of the month.) Express your appreciation of his promptness in the past and state your reason for making this request. Do not write anything that will cause him to think you are doubting his honesty or ability to pay.

Although the money is due you, and you have a perfect right to demand it, yet there may be good reasons why he has not paid the bill. If this letter does not secure immediate payment, it will probably bring an explanation and a satisfactory adjustment of the account later. A sharp letter to such a customer might cost you his trade, which is valuable.

LESSON XVII.

Marshall & Hammond owe Carlton & Chase, Little Falls, N. Y., $715.75, which will be due tomorrow. Most of their wholesale trade is with dealers in small towns, who require long terms of credit, and therefore their collections are slow. This fact, together with the fact that they have had to meet several heavy

bills falling due recently, makes it very inconvenient for them to pay Carlton & Chase at this time.

Write to Carlton & Chase stating the circumstances, and asking them to accept a note at sixty days, with interest at 6%, for the amount due them.

(Note. Take up Section 3 of the Appendix in connection with this lesson.)

QUESTIONS FOR REVIEW AND DISCUSSION.

15. What is meant by "free on board"? "errors and omissions excepted"?
16. Why does not the postoffice department recognize the following abbreviations: O. for Ohio, U. for Utah, Me. for Maine, N. M. for New Mexico, I. for Idaho?
17. If you should go into an office as a stenographer, what would you do during your leisure moments the first day or two?
18. If you were employed as a bookkeeper, what would you do the first day if you had any spare time?
19. What would you do if you were required to send letters of recommendation with your application for a position?
20. A first-class stenographer failed to obtain a desirable position for which she had applied because of a misspelled word in her letter of application. A poorer stenographer secured the position. Why?
21. What cautions would you give to any one who was about to fill out a check for the first time? Why?
22. Would you abbreviate the words "received," "returned," "payment," "amount," etc., in a letter?

LESSON XVIII.

An invoice of goods was received yesterday from the American Mills Co., of Fall River, Mass. The contents of one box, 15 pieces of Black Wool Crepon, had been badly damaged by water, but as the cloth was dry when received, it would not seem that it could have been injured in transit.

Write to the American Mills Co. stating the condition of the goods and your opinion as to when they were injured. Ask courteously for an explanation.

Which Word?

Inventory, Catalog.

94. Every man is ready to give a long . . . . of those virtues and good

qualities he expects to find in the person of a friend, but very few of us are careful to cultivate them in ourselves.

95. Please send me your latest . . . . of books and maps.
96. At the end of each year *a-an* . . . . was taken of all the stock on hand.
97. There, take *a-an* . . . . of all I have,
To the last penny.

Terminate, Cease.

98. Some *people-persons* . . . . one dispute only to begin another.
99. It is a mark of impatience not to . . . . lamenting when one is in pain.
100. I wish that milder love or death,
That ends our miseries with our breath,
Would my affections . . . .
101. A restless, spoiled child never . . . . crying until it has obtained what it wants.

Cede, Grant.

102. The whole island was . . . . to Great Britain by the treaty of Utrecht.
103. The king listened to their petition and commanded that it should be . . . .
104. Governments sometimes . . . . such countries as they find it not convenient to retain.
105. Unblemished let me live, or die unknown;
O . . . . an honest fame, or . . . . me none.

Reputation, Character.

106. O, I have lost my . . . .
107. Although the man was declared innocent, his . . . . was lost.
108. That one base act will leave a lasting stain upon his . . . .

Change, Variety.

109. . . . . is pleasing to all persons, but to none so much as to the young.
110. And feel by turns the bitter . . . . of fierce extremes.
111. The best remedy for those who are uneasy without knowing the cause is . . . . of place.
112. In the several parts of nature, there is an infinite . . . .

Demand, Claim.

113. The thirteen states . . . . all the land east of the Mississippi.
114. The debt was long past due and I . . . . payment.
115. I . . . . equal rights with every other American citizen.

Indict, Impeach.

116. Andrew Johnson was . . . . . by the House of Representatives.
117. An . . . . is a written accusation of one or more persons of a crime or misdemeanor preferred to and presented upon oath by a grand jury.

Restrain, Restrict.

118. The powers of a corporation are . . . . by its charter.
119. The fear of punishment . . . . the criminal to some extent.

LESSON XIX.

Kingston, N. Y., (Date.)

Marshall & Hammond.

(Your place.)

Gentlemen:

I have just enlarged my store to twice its former size and have arranged to carry a first-class line of dress goods, in addition to the fancy articles and notions in which I have been dealing for the past six years. I should like to open an account with you and buy in small amounts on two months' credit.

I refer you for information as to my financial and business standing, to the Traders' Bank, city, and to Mr. George W. Tucker, city.

Please send me catalogs and price-list.

Yours respectfully,

C. H. Wood

Mr. Tucker is well known to your firm and you may write to him, asking for his opinion as to the advisability of opening an account with Mr. Wood. Ask for such information as you would want before giving him credit, and such as a business man in his town would probably be able to give.

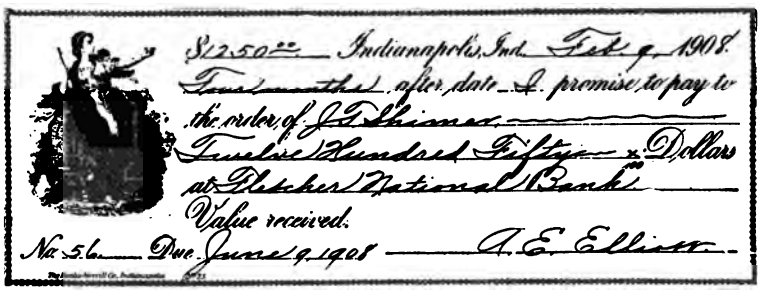
(Note. Take up Section 3 of the Appendix in connection with this lesson.)

Vocabulary. Many of you have already had difficulty, when writing the letters called for by these lessons, in finding just the word you wanted to express your meaning. Possibly you have found yourself using the same word so many times that the letter sounded crude and childish when you read it over. In either case the trouble was the same; lack of a good vocabulary. In the first place you knew there must be a word which would express exactly the meaning you wished to convey, but you did not have that word at your command. In the second place you wanted synonyms, but did not know them.

Suppose you have been visiting friends in a large city and on your return home you write them a letter telling them how much you enjoyed the visit and mentioning different things which they did to make the occasion pleasant for you. When the letter is written, and you read it over, you find the word **pleased** in almost every sentence and you say the letter sounds "flat." "**Pleased** with my visit." "**Pleased** with the trip down the river." "**Pleased** with the antics of the animals in the zoological gardens." "**Pleased** with the visit to the old museum." "**Pleased** that I have at last been able to visit the historic battlefield," and so on. A moderate use of the word is proper, but a good vocabulary would suggest some of the following: "**delighted** with my visit; **enjoyed** the trip down the river; **amused** by the antics of the animals in the zoological gardens; **interested** in the old museum; **gratified** by my visit to the historic battlefield."

"A large vocabulary is, to the man of affairs, what a complete stock of goods is to the merchant—it enables him to meet every demand that may arise in any exigency."

LESSON XX.


$ 1250.00 Indianapolis, Ind. Feb. 9, 1908.
Four months after date I promise to pay to
the order of J. S. Shimer
Twelve Hundred Fifty Dollars
at Fletcher National Bank
Value received.
No. 56 Due June 9, 1908 A. E. Elliott

Promissory Note.

Carlton & Chase have consented to accept your note at sixty days, with interest at 6%, for the amount due them. Write the note and enclose it in a letter to them. Express your appreciation of their kindness in consenting to this arrangement, and assure them the note will be paid promptly at maturity.

Method. Do not begin a business letter in a hit-or-miss style. Present the facts in a logical order and in the most effective way. Sometimes as much depends upon the way a letter is written as upon what is written. You should have clearly in mind just what you are to write before you take up your pen; then write in the way which will make your meaning the clearest and your letter the most persuasive or convincing. You would not think of beginning a letter of application for a position by stating that you expected twelve dollars a week and then following with a statement of your qualifications. If you began your first letter to Carlton & Chase with, "Will you accept our note at sixty days, etc.," they ought to have refused the request. That was a point to which you should have led by a statement of the cause of your inability to pay.

Which Word?

Badly, Ill.

120. The work was . . . . done, owing to the . . . . -advised plan under which it was executed.

Defeat, Baffle.

121. Ignorance of the subject, or a want of ability, may occasion a man to be . . . . by his adversary even when he is supporting a good cause.
122. The general's tactics . . . . the enemy; the bravery of his soldiers . . . . . it.
123. An obstinate disease may . . . . the skill of the physician.

Expel, Banish.

124. The former king was . . . . from this country.
125. . . . . all evil thoughts from your mind.
126. A disorderly member was . . . . from the assembly.

Barter, Sell.

127. He . . . . his farm for $5,000.
128. The Indians . . . . their furs and lands for trinkets.
129. Some *persons-people* will . . . . conscience for wealth.

Basis, Base.

130. What was the . . . . of his experiments?
131. It is certain that the . . . . of all lasting reputation is laid in moral worth.
132. The . . . . of the column rests upon a . . . . of solid rock.

Source, Beginning.

133. Begin at the . . . . of the chapter.
134. The fear of the Lord is the . . . . of wisdom.
135. From what . . . . does he derive his wealth?
136. Yonder lake is the . . . . of this stream.

Allude, Refer.

137. When one of the delegates spoke satirically of the "nomination of an interrogation point," he . . . . to the proposed nomination of a man whose position upon public questions was not well known.

138. A certain London paper calls the Prime Minister "a humbug," "ungentlemanly" and "given to shifty evasions," in proof of which it . . . . to his refusal to resign.

Call, Summon.

139. I was . . . . to court.
140. He . . . . me to the door.
141. I was . . . . to appear before the king.

LESSON XXI.

Your employers need at once, for their retail trade, 5 doz. Men's Kid Gloves, 5 doz. Ladies' Kid Gloves, 6 doz. Men's Buckskin Gloves. They have been buying these goods of a Buffalo firm, but of late the quality has been inferior and they have decided to purchase this lot elsewhere. Accordingly, you have been instructed to write to the Perfection Glove Company, Gloversville, N. Y., for prices and terms.

Write the list of goods on which you desire quotations in the middle of the page from left to right as when ordering goods.

Name the Commercial Bank as reference.

Ask for a prompt reply.

(Note. It is suggested that the class study in connection with this lesson Section 2 of the Appendix.)

Which Word?

Drench, Soak.

142. A lump of sugar . . . . in water will dissolve.
143. The shower came up suddenly and we were . . . . before we could find shelter.
144. I left my book on the porch yesterday and it was thoroughly . . . . by the rain last night.

Discharge, Acquit.

145. The judge . . . . the prisoner because no one appeared against him.
146. It was clear to every one who heard the testimony that he would be . . . . .
147. The task assigned to him was a difficult one, but he . . . . himself well.

Positive, Definite.

148. He stated . . . . that such was his opinion.
149. The place for the exhibit has been . . . . located on the west side of the building.

Frighten, Alarm.

150. The state of his health . . . . him, and he decided to take a vacation.
151. The ragged stranger . . . . the child.
152. The general was . . . . by reports of discontent among his troops.

Vocation, Avocation.

153. Hunting is President Roosevelt's . . . .
154. Teaching was Ichabod Crane's . . . .
155. Industry is the right hand of every . . . .

Faithful, Confidential.

156. The merchant's . . . . clerk had absconded with a large sum.
157. Rip's . . . . dog went up the mountain with him.
158. Statesman, yet friend to truth! of soul sincere,
In action . . . . , and in honor clear.
159. They believed the young man to be . . . . , and so made him their . . . . clerk.

Forward, Onward.

160. At the word of command the regiment moved . . . .
161. He is pressing . . . . toward the goal of his ambition.
162. The course of civilization moves . . . .

Defer, Delay.

163. The completion of the work was much . . . . owing to the inclemency of the weather.
164. He promised to . . . . the collection of the note for one month.
165. As there were but a few *people-persons* present, action was . . . . until the next meeting.

LESSON XXII.

A letter was received this morning from Wm. C, Leonard & Co., Taunton, Mass., manufacturers of cotton goods, inquiring

about the standing of the firm of Sharp Bros., retail dealers in dry goods in your city, who have asked them for credit.

Marshall & Hammond formerly sold goods to this firm, but had so much difficulty in securing payment that they finally refused to sell to them except for cash, and lost their trade. The firm does not enjoy the respect and confidence of the better class of business men in the city. The members of the firm appear to lack executive ability and are attempting to carry on an extensive business on a very small capital. As Marshall & Hammond have themselves declined to give them credit, your letter can not be otherwise than unfavorable.

Write to Wm. C. Leonard & Co. a letter containing such of these facts as you believe they would want to know. Letters of this kind are strictly confidential, and no attempt should be made to give other than a fair and impartial report. Leonard & Co. rely upon you to give your honest opinion, and you rely upon them not to use your name in any way. Sharp Bros. will never know that you reported them unfavorably. When you are asked your opinion of a firm, if it is unfavorable, say so; and if it is favorable, say so. Mere personal likes and dislikes should not be allowed to influence your report.

If your letter is unfavorable, do not mention in it the name of the person or firm you are writing about. Refer to them as, "the firm you inquire about," or some similar expression; then you will avoid any danger that might come from its falling, by accident, into the hands of a person who might use it to injure you or those about whom you are writing.

LESSON XXIII.

It is Mr. Hammond's business to collect all notes and acceptances due the firm and to see that all the firm's outstanding notes and acceptances are paid at maturity. He went away on business for the firm about ten days ago, expecting to return in three or four days, but has been delayed.

The following letter, dated yesterday, has been received:

Fall River, Mass.,

(Date)

Marshall & Hammond,

(Your place)

Gentlemen:-

Your note at thirty days for Three Hundred Dollars ($300), in our favor, and left at the Colonial Bank for collection, has been protested for non-payment. The protest fees are $1.50.

We trust that this is an oversight on your part and that the matter will have your prompt attention.

Yours truly,

Bigelow & Edson

You may write to Bigelow & Edson, explaining the matter fully and enclosing check for the amount of the note, protest fees and interest for two days. (Refer to some text on commercial law regarding this feature of business.)

QUESTIONS FOR REVIEW AND DISCUSSION.

23. In what part of your letter would you write about the most important matter it was to contain?
24. What is wrong with this sentence: "For reference I refer you to Mr. W. P. Darrow."
25. Would you advise the frequent use of "we are" or "we remain" in business letters? Why?

ACTUAL CORRESPONDENCE PRACTICE

LESSON XXIV.

An order for 3 gro. Jet Buttons was received two weeks ago to-day from E. L. Richardson, 2241 Salina St., Syracuse, N. Y., and they were forwarded that day by American Express. In yesterday's mail was a letter from Mr. Richardson, stating that he had not received the goods and asking for an explanation.

You may write to the American Express Company, city, stating all the facts in the case and asking them to send a tracer after this package and report to you the result of their efforts to find it. It is necessary that you give exact names, places and dates in order that they may investigate the matter without loss of time.

A letter or telegram sent by one employe or agent of a transportation company to another in the effort to find goods which have been lost or miscarried, is called a "tracer."

You may also write to Mr. Richardson. Tell him the goods were delivered to the express company . . (Date) . . ; properly packed and marked. Tell him what action you have taken in the matter and express the hope that the goods will soon be delivered to him.

Which Word?

Courteous, Considerate.

166. The man in charge of the office was very . . . . to us.
167. We should be . . . . in our dealings with the poor and the unfortunate.
168. My letter should have had a . . . . answer.

Privilege, Right.

169. The law gives to every individual certain . . . .
170. The wealthy are allowed many . . . . not accorded to the poor.
171. It has seldom been my . . . . to listen to such a speech as that.

Clean, Pure.

172. . . . . hands and a . . . . . heart.
173. Only . . . . sand was used by the mason.
174. She was good as she was fair,
As . . . . in thought as angels are.
175. Every sin leaves a stain upon the soul like a blot upon the . . . . paper.
176. The streets of the city are kept . . . .

"First of all, a business letter should be strictly grammatical. Many business letters are not so; but even the illiterate would soon perceive the difference, and without knowing why, would prefer the business man who seemed by his letters to be master of what he professed."

LESSON XXV.

Henry W. Fulton, one of the firm's traveling salesmen, returned from a trip today. He will start out tomorrow with a new and complete line of samples of all the latest dress fabrics.

OFFICE OF
SCHNULL & CO
INDIANAPOLIS

Include in your next order a case of PHOENIX COFFEE, packed in one pound tins, 24 to a case.

EXPERTLY BLENDED, RICH and FRAGRANT.

The Brand is a guarantee of Quality. Where once sold, always in demand.

Our Mr. James Barnett

will call — JUN 17 1906 Yours truly,

SCHNULL & COMPANY.

Sample Postal Notice to Customers.

Write to Carter & Co., Elmira, N. Y., that Mr. Fulton will call on them one week from the following Thursday. (Give date.) Ask them not to place their orders until they have seen him. Assure them that he has the latest styles and can save them money.

Dividing Words Into Syllables.

Business letters many times contain errors in the division of words at the end of a line and this is especially true of typewritten letters. Nearly every one knows that a syllable must not be divided, but there are many common words which the average person does not correctly divide into syllables.

There are so many rules for dividing words into syllables and so many exceptions to these same rules that a person attempting to study them is liable to become discouraged and give up. Moreover, dictionaries themselves do not agree and the student is liable to arrive at the conclusion that it makes no difference how words are divided. A little study, however, will enable one to avoid the most flagrant errors. The following directions will be of assistance and the words which follow, comprising a list of some of those in which errors are commonly made, will aid the student in avoiding mistakes. It will be excellent practice for the student to take a daily paper and notice the mistakes of this kind in its columns.

Rule 1.

In a penwritten letter it is better never to divide a word unless it be long. Leave a little space at the right of the paper, if necessary. In no case should a syllable of one letter stand on a line alone; as, a-bout, i-cy, guilt-y. Neither should the letters be crowded together in order to get the whole word on one line.

In typewriting it sometimes happens that the writer prints a one-letter syllable before he knows that he can not write the rest of the word, and in that case he is obliged to leave that syllable and finish the word on the next line, but even this can usually be avoided. Of course, there is no need for him to write a

final one-letter syllable on the second line, as he can write the letter as well as the hyphen.

Rule 2.

In words having a double consonant, not at the end of the word, the consonants are divided; one to be written with the preceding and one with the following syllable; as, con-nect, gallant, mat-ter, be-gin-ning. There are rare exceptions to this rule; pos-sess-ive being one of them.

Rule 3.

When a single consonant (or two or three consonants having a single sound, as th, ph, ng, sh, sch in schist) comes between two sounded vowels, it usually joins the vowel which follows it; as, fa-vor, fa-ther, wa-ter, no-ti-fi-ca-tion, beau-ti-ful.

There are two important exceptions to this rule. First, if the vowel preceding is short and accented, the consonant goes with it; as, hab-it, proph-et, wom-an. Second, in a prefix or an initial syllable, a short vowel, though unaccented, may take the following consonant; as, im-ag-ine, dis-arm, ob-scure.

Rule 4.

Prefixes and suffixes are usually, though not always, separated from the rest of the word. This is true where the suffix displaces a final silent **e**; as, mak-er, wav-ing, de-sir-ing, pro-mot-er, rul-ing.

EXERCISES.

Divide the words in the following lists and verify your work by using a dictionary, preferably Webster's.

manipulate	tenant	lessen	deposit
justice	durable	bonded	ratify
uniform	oblige	convenient	represent
acceptance	specify	present	postal
lesson	weather	busy	canal

LESSON XXVI.

A letter has been received from George W. Tucker, Kingston, N. Y., saying that Mr. Wood is highly respected among the business men of that city for his honesty and fair dealing, and that he should not hesitate to sell to him on credit. A letter was sent to Mr. Wood yesterday, notifying him that Mr. Fulton will call on him in a day or two with a full line of samples.

A check for $225.50 has been received from B. F. Dodge, of Philadelphia. Acknowledge receipt.

George K. Abbott, of Watertown, N. Y., bought a bill of goods about four months ago on sixty days' credit. Two letters have been sent him requesting payment, but nothing has been heard from him. This is one of several accounts which Marshall & Hammond intend to place into the hands of their attorneys for collection the first of the month if they are then unpaid.

You may write Mr. Abbott a very urgent dunning letter. Mention the fact that no attention has been paid to previous letters. State that payment must be made before the first of next month or the account will be placed into the hands of your attorneys for collection. Express the hope that he will attend to this matter at once and thus avoid any further unpleasantness.

Which Word?

Thoughtful, Considerate.

177. We should be . . . . in our treatment of the weak.
178. He was . . . . when he placed that box of lunch in the boat.
179. A ruler should be . . . . of the welfare of his people.

Propose, Purpose.

180. I want that glib and oily art,
To speak and . . . . not.
181. Some one . . . . that we go to the lake for a day's outing.
182. None of his friends knew that he . . . . doing this.

Quarrel, Dispute.

183. If upon a sudden . . . . two persons fight, and one of them kills the other, this is manslaughter.
184. A lively . . . . followed as to which was the correct date.
185. One should not . . . . with his neighbors.

Hinder, Clog.

186. The very nearness of an object sometimes . . . . the sight of it.
187. We can prevent the beginning of some things whose progress afterward we can not . . . .
188. The wheels of the machine were . . . . with ice.
189. The blood comes back to the heart . . . . with impurities.

Extremity, Extreme.

190. The two . . . . to be guarded against are despotism, where all are slaves, and anarchy, where all would rule and none obey.
191. He suffered the utmost . . . . of poverty and often fasted so long that he was seized with faintness.

WORDS TO DIVIDE INTO SYLLABLES.

deliberate	center	ventilate	property
ordinary	endeavor	cubic	often
response	trouble	entrance	tariff
flaking	awaken	photograph	venture
liner	scanty	sentence	quarter

Attention to details is the secret of business success. Fortunes are made through small sales and careful management.

"Your time is your capital, your stock in trade. It is the only kind of capital that costs you nothing to get and everything to lose. The successful man or woman hoards minutes and hours as a miser hoards gold. The spendthrift of time is a sure candidate for failure."

LESSON XXVII.

(Your place, Date.)

Schmull & Co.,
Indianapolis, Ind.

Gentlemen:-

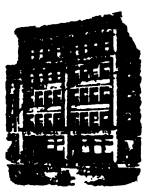
Please send us by fast freight, Big Four-New York Central, the following:

10 brls. Common Flour
10 " Graham Flour
8 " Success Flour
20 " Winter Patent Flour

As we are in urgent need of these goods you will please follow shipment with tracer.

Yours truly,

Marshall & Hammond.



SCHMULL AND COMPANY.

Importers, Manufacturers, Refiners and Jobbers of

GROCERIES.

110 to 116 S. Meridian St.

Indianapolis, Ind. (Date)

Sold to Marshall & Hammond, (Your place)

10 brls. Common Flour,	$4.50	$45.00
10 " Graham Flour,	6.00	60.00
8 " Success Flour,	5.50	44.00
20 " Winter Patent Flour,	5.75	115.00
15 sacks Oatmeal (25 lbs.),	1.00	15.00
		$279.00

Above is a copy of a letter sent by Marshall & Hammond a few days ago, and following it is a copy of the bill received today and dated last Saturday. Two similar errors have been made in bills received from this firm recently.

Write a letter telling them these goods were not ordered and

have not been received. Tell them you enclose invoice for correction. Mention other errors. Request greater care in filling orders in the future.

Make a copy of the bill and enclose it in your letter. See directions in Lesson XV for enclosing other papers with a letter.

Are you willing to submit this copy of the bill as a specimen of your best penmanship?

Which Word?

Believe, Think.

192. For they can conquer who . . . . they can.
193. I . . . he has left the house.
194. He said he would come today, so I . . . . he will.

Repair, Replace.

195. He will . . . . the broken chair by . . . . the broken round.
196. Your men shall be received, your fleet . . . .
197. He said he would . . . . the costly china which he had broken.

Expect, Anticipate.

198. I . . . . much pleasure from his visit.
199. The merchants along the river front . . . . the flood and had removed the goods from their cellars.

Disorder, Derange.

200. Napoleon's troops were thrown into . . . . and his plans . . . .
201. Such a tale could come only from the imagination of a . . . . mind.

Contain, Involve.

202. The shelves . . . . books, papers and bric-a-brac.
203. Many statements were made by witnesses . . . . the honesty and truthfulness of the persons on trial.
204. Such a scheme . . . . the expenditure of a large sum of money.
205. The stenographer's note book . . . . a record of every word that had been spoken.

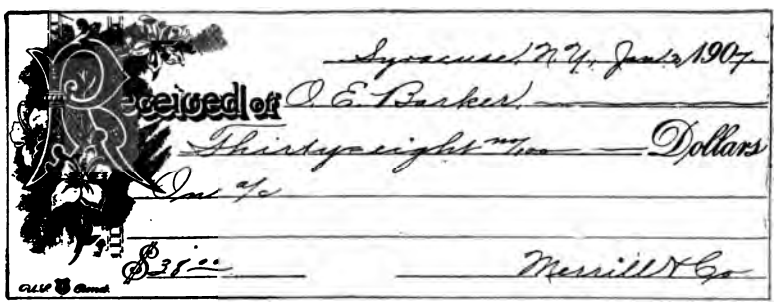
Accordingly, Therefore.

206. The ground is wet, ... it rained last night.
207. I received instructions to go at once to New York and I acted . . . .

Direct, Straight.

208. I went . . . . to his house.
209. Is this the . . . . road to Camden?
210. The bullet went . . . . to the mark.
211. . . . . is the line of Duty,
Curved is the line of Beauty.

LESSON XXVIII.



Model Receipt.

E. L. Richardson, 2241 Salina St., Syracuse, N. Y., who wrote you some time ago about not receiving the goods he had ordered, wrote you under date of last Wednesday that he had received the goods. He enclosed check for $30.00 in payment.

Write to Mr. Richardson acknowledging receipt of his letter and check and enclosing receipt. Express regret at the inconvenience caused him by this shipment and request further orders whenever he may need anything in your line.

Tact. To be a good correspondent you must know something of the character of the one to whom you are writing. You can learn much by studying carefully the letters you receive from him

and by considering the class of people to which he belongs. Suppose you were to make a certain request of each of four of your friends. You would not use the same language in addressing each, but would broach the subject differently in each case, because you know how to make the justice of your request appeal to persons of differing interests and temperaments. Apply the same thing to correspondence. Use tact.

Do not be too intensely serious in writing business letters. We all know that the advertisement written in a humorous vein attracts our attention and sticks in our memory longer than the one which is simply a statement of cold facts. A letter should not contain a lot of jokes, but a letter written in a good-humored style will often have more influence than one written in what might at first seem a more earnest style. Trifling errors may be referred to in a kindly, good-humored way and perhaps even be made the subject of jest and thus the point be gained which would be lost if they were referred to in a more serious manner.

Which Word?

Risk, Chance.

212. I would set my life on any . . . ., to mend it.
213. The fireman . . . . his life when he rushes into the burning building, but often the inmates would stand but a slight . . . . of escaping if he did not do so.
214. We usually accept the . . . . of losing because of the . . . . of winning.

Adjacent, Adjoining.

215. The brothers owned . . . . farms.
216. A narrow strip of land along the coast, together with the . . . . islands, was ceded to France.
217. Mr. Fulton had just returned from a trip through several of the . . . . towns.

Contain, Hold.

218. This bin . . . . 200 bushels.
219. A township . . . . thirty-six square miles.
220. The carriage . . . . six persons. It now . . . . four.

Fix, Repair.

221. Mr. Brown has been . . . . his house.
222. I took my watch to the jeweler to be . . . .

Destroy, Consume.

223. Whence is thy learning? Hath thy toil
O'er books . . . . the midnight oil?
224. Several tons of provisions were . . . . every day by the soldiers.
225. A handsome residence once stood there, but it was . . . . by fire.
226. All my plans were . . . . by this misfortune.

WORDS TO DIVIDE INTO SYLLABLES.

civic	apparent	immediate	diminish
November	pleasure	market	recommend
liberal	listen	artist	record
party	notable	metropolis	counter
insolvent	standard	departure	saving

LESSON XXIX.

When you entered the employ of Marshall & Hammond they told you that when you proved yourself competent your salary would be increased. You have just received a flattering offer from another firm, but as you like the work where you are, and the proprietors have always been very courteous and considerate toward you, you prefer to remain, if a satisfactory arrangement can be made. You believe your work has been satisfactory to them in every way.

Write to your employers, respectfully requesting an increase in your salary in view of the facts given above. Be very careful not to praise yourself too highly; they know even better than you what you can do and what you can not do.

EXERCISES.

Justify the use, in the following sentences, of either of the words connected by a hyphen:

1. The letter I wrote did not *affect-effect* the agreement with him.
2. His *assistance-assistants* came too late.
3. Where is this *dessert-desert* of which you speak?
4. Mr. Smith's *descent-dissent* was not noticed by any one present.
5. The *essay-assay* cost him one hundred dollars.
6. Would he *accept-except* that book?
7. No one was standing *besides-beside* the accused man.
8. Should a brute receive *human-humane* treatment ?
9. The officers of the law used the *ordinance-ordnance.*
10. Did you *lose-loose* your dog?
11. An old colonial mansion stood *among-between* the trees.
12. His *presence-presents* displeased me.
13. Is this your *principle-principal?*
14. The meetings were *formerly-formally* opened by the president.
15. He *discovered-disclosed* corruption in the city government.

WORDS TO DIVIDE INTO SYLLABLES.

broker	possessor	waiver	never
consider	satisfy	writing	terminate
credit	operate	tubing	motor
second	refer	usual	liquid
signature	plaintiff	travel	patent

LESSON XXX.

A short time ago you opened an account with Mr. C. H. Wood, Kingston, N. Y., and since that time you have transacted considerable business with him. He is now owing you on account about $400.00. You have some bills to pay soon to firms in his vicinity, and you may write to him asking permission to draw on him at sight for an amount not to exceed $250.00, at any time within ten days. Give reason for making this request.

EXERCISES.

Justify the use, in the following sentences, of either of the words connected by a hyphen.

16. The man must be *angry-mad.*
17. The ship's crew received a *complement-compliment.*
18. The *adherence-adherents* to the plan surprised me.
19. Where is the *ally-alley?*
20. His *confidants-confidence* in the scheme caused his ruin.
21. I did not take particular notice of the *attendance-attendants.*
22. The man's friends *avenged-revenged* his death.
23. How much did that *council-counsel* cost the city?
24. No one could see his *dependents-dependence* without a feeling of pity.
25. Membership in this society does not depend upon *sects-sex.*
26. He *suspected-expected* his confidential clerk.
27. What is your opinion of this *new-novel plan?*
28. I could see great *difference-deference* among them.
29. He held the *ballot-ballad* in his hand.
30. Will they *convince-convict* the man?

WORDS TO DIVIDE INTO SYLLABLES.

servant	planter	open	inclination
oyster	prudent	recognize	worsted
parade	ordinary	Methodist	mechanical
over	Roman	journal	laborious
other	October	fortunate	sensible

LESSON XXXI.

Millville, N. Y., (Date).

Marshall & Hammond,
(Your place).
Gentlemen:

Please send me by mail four yards red satin ribbon and six yards black satin ribbon, like the enclosed samples.

Yours respectfully,
(MRS.) EMMA HARRIS

The form of the above letter is correct for an order of this kind. When one or two articles only are ordered, the order may be made a part of the letter.

This is an order from an out-of-town customer, and went to the retail department, but they were unable to fill part of it. There is no black ribbon in stock of the kind ordered as wide as the sample received and therefore a narrower piece has been sent Mrs. Harris.

Write to Mrs. Harris, Millville, explaining the matter and expressing the hope that she may be able to use the piece sent. If she can not she may return it. Express regret that the kind she ordered is not in stock. You seldom have a call for it.

Which Word?

Hardly, Scarcely.

227. The horse became frightened and I could . . . . keep him in the road.
228. There was . . . . a hod of coal left.
229. It was so dark just before the shower that I could . . . . see to read the book.
230. The town is . . . . ten miles off.

Care, Heed.

231. How can he expect that others should build for him and sow for him, who for himself will take no . . . . at all.
232. Let him that thinketh he standeth take . . . . lest he fall.
233. The man took no . . . . *of-for* the property intrusted to him.

Die, Perish.

234. Wise men . . . . as well as the ignorant.
235. All that lives must . . . .
236. He who had once been king was doomed to . . . . miserably on the scaffold

Continuous, Continual.

237. He was . . . . asking for money.
238. The procession formed a . . . . line four miles long.
239. . . . . dropping wears away stones.

Virtue, Goodness.

240. . . . . alone is happiness below.
241. . . . . thinks no ill where no ill seems.
242. He gave it out of the . . . . of his heart.
243. The desire of regulating our thoughts and pursuits by right *principles-principals* constitutes . . . .

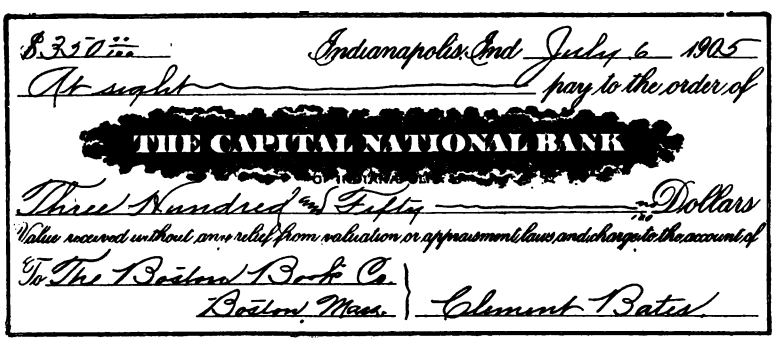
Persist, Insist.

244. He . . . . on his friend's going home with him.
245. Some persons will . . . . in a course even against the wishes of their friends.

Keeping, Custody.

246. The jailor was given the . . . . of the prisoner.
247. The book was left in my . . . .
248. The county records are in the . . . . of the county clerk.

LESSON XXXII.


$ 300 00
Indianapolis, Ind. July 6 1905
At sight pay to the order of
THE CAPITAL NATIONAL BANK
Three Hundred & Fifty Dollars
Value received without any relief from valuation or appraisement laws, and charge to the account of
To The Boston Bank Co.
Boston, Mass.
Clement Bates.

Sight Draft.

Marshall & Hammond have received permission from C. H. Wood to draw a sight draft on him for an amount not to exceed $250.00. A bill amounting to $184.68 is due Wheeler & Gifford, of Kingston, and you may write them, enclosing a sight draft on Mr. Wood for that amount.

You may also write to Mr. Wood that you have drawn on him, naming the amount and payee.

Which Word?

Weary, Fatigue.

249. My high-blown pride
At length broke under me,
. . . . and old in service.
250. I am . . . . *by-of* toil and *by-of* tears.
251. Not being accustomed to such labor, I was very much . . . . when night came.

Concern, Interest.

252. I became very much . . . . *in-about* my friend's health.
253. I was . . . . *in-about* looking over his collection of paintings.
254. Do you take any . . . . in athletic sports?

Quit, Leave.

255. Vital spark of heavenly flame!
. . . . . , O . . . . this mortal frame!
256. He . . . . the city yesterday.
257. He was commanded to . . . . the country forever.

Kept, Preserved.

258. That they should take who have the power,
And they should . . . . who can.
259. Printing . . . . all the other arts.
260. It was the duty of this officer to . . . . order in the room.

Mix, Mingle.

261. The stranger . . . . with the crowd and was lost to view.
262. Water and oil will not . . . .

Commotion, Confusion.

263. There was a great . . . . in the street, and upon looking out of the window I saw a regiment marching by.
264. In the . . . . no one knew what had happened or what ought to be done.
265. There was much . . . . among my papers.

Decay, Decline.

266. When anything has reached maturity, it at once begins to . . . .
267. The power of Rome was already . . . .
268. He had laid by a snug sum to support him during the . . . . years of life.

Strange, Eccentric.

269. As Rip came near the village his . . . . appearance caused every one to stare at him. When he called for his old friends, they thought him a very . . . . fellow.

LESSON XXXIII.

Marshall & Hammond have just received, for the coming season, a large stock of dress fabrics, including imported silks, laces, suitings, etc., as well as the very best of domestic production. They have all grades from the cheapest to the most expensive. All are of the latest styles and most exclusive patterns. They have the largest stock of any firm in your section of the country, and can therefore offer special inducements to the trade in the way of prices and selection. Circulars have been prepared descriptive of the goods.

You may write an attractive circular letter to be sent to the firm's customers. Try to impress them with the fact that they have a greater variety from which to select and can get better goods at lower prices from you than they can get elsewhere. Explain quite fully about the goods. Mention the enclosed circulars.

This letter will be printed in such a way as to be a fac-simile of a typewritten letter. As it is to go to all the retail dealers in your territory who buy part of their goods from your firm, it should be addressed, "To our Customers:" and the salutation omitted.

If your employers wish to send copies of this letter to other dealers in the hope of securing new customers, they will have some of the letters printed without this address, and have the addresses filled in on the typewriter, so that they will resemble personal letters.

Which Word?

Exceed, Excel.

270. My brother . . . . me in the study of mathematics.
271. The money received . . . . the amount called for.
272. The distance from Boston to New York . . . . that from New York to Philadelphia.

Release, Deliver.

273. The prisoner had served his sentence and was now to be . . . .
274. The debtor paid his debt and was . . . . from the obligation.
275. An army was sent to . . . . the captives.

Deter, Discourage.

276. Why should his failure . . . . me from making the attempt?
277. I became . . . . when I saw how great were the difficulties in the way.
278. Does the execution of a murderer . . . . others from committing the same crime?

Ludicrous, Ridiculous.

279. The sublime and the . . . . are often so nearly related that it is difficult to class them separately.
280. His quaint, old-fashioned dress gave him a . . . . appearance.
281. The millionaire's subscriptions to charitable purposes were . . . . small.

Invention, Discovery.

282. Edison has . . . . many scientific truths while perfecting some . . . .
283. Many experiments followed the . . . . of radium.

Extend, Expand.

284. The anti-imperialists are opposed to . . . .
285. The authority of the United States has been . . . . over the Philippines.

Which Word?

Contradict, Deny.

286. When it was hinted that he knew more about the matter than he had told, he . . . . it.
287. When Mr. Severance made the statement that the population of Auburn was 27,000, a citizen of the city immediately . . . . it, saying the population was 31,500.

Debar, Exclude, Deprive.

288. It was claimed that the constitution . . . . the states *of-from* too many of their rights.
289. In England women have been . . . . *of-from* the practice of law.
290. Certain articles were . . . . *of-from* the list of goods on which a discount was allowed.
291. I was . . . . *of-from* all my lands.

Conclusive, Final.

292. The decision of the Supreme Court is . . . .
293. The testimony of two witnesses may sometimes be accepted as . . . . evidence.
294. The one who has the . . . . word does not always win the argument.

Boundary, Border.

295. Montana and North Dakota are . . . . states.
296. The Potomac River forms the northern . . . . of Virginia.

Edge, Margin.

297. Leave *a-an* . . . . at the left of the paper when writing a letter.
298. The vase stood near the . . . . of the table.
299. These men escaped the . . . . of the sword.

"The great field which manifest destiny is opening to us will demand a new army of trained workers, and it must be recruited from those who have been specially educated for the work."

LESSON XXXIV.

916 Lenox St., Syracuse, N. Y. (Date).

My dear Friend:

My business has grown to such dimensions that I find it impossible to give all its details the attention they require. My long acquaintance with you, together with the very favorable report of your ability given me by one of your employers, leads me to offer you an interest in my business in return for your services and such capital as you may have to invest.

My wholesale trade is among the best dealers in the city and surrounding country, and could be doubled if I had some one to take charge of the office and attend to the retail trade, so that I could get out on the road occasionally. This is a growing city, and is in the center of a populous and prosperous community. The outlook for a rapidly increasing business is very bright.

The plan I have in mind is that you furnish a small amount of capital and take charge of the office and store, while I devote most of my time to visiting customers and enlarging the wholesale trade.

When you have given this matter due consideration, let me hear from you.

Very truly yours,

W. H. MERRILL

You have received the above letter, dated yesterday, from a friend in Syracuse, N. Y., who is a wholesale and retail dealer in staple and fancy groceries. He has not gone into the details of the matter because he does not yet know whether the proposition will be acceptable to you or not. He has written enough, however, to enable you to consider the matter intelligently.

You may write to Mr. Merrill that you are considering his offer favorably and believe such a partnership would be to your mutual advantage. Name some amount between $2,000 and $5,000, which you can invest. Inquire about his plan for sharing gains and losses, cost of living in Syracuse, healthfulness of the city, etc. Ask him when he would want the agreement to take effect. This is a letter in which brevity is not a desirable feature.

Which Word?

Deficient, Defective.

300. A great many times we expect the . . . . of the present day to be supplied by to-morrow.

301. It was proven that the title to the property was . . . .
302. His knowledge of the principles of mechanics was . . . . , and that was why his invention was . . . .

Efficient, Effective.

303. You must practice what you preach if you desire your preaching to be . . . .
304. The village constable was a very . . . . officer.

Persuade, Exhort.

305. If possible, we will . . . . him to go with us.
306. Can you not . . . . your friend to quit those bad habits?
307. The speaker . . . . all present to do to others as they would be done by.

LESSON XXXV.

916 Lenox St., Syracuse, N. Y. (Date).

My dear Friend:

I was much pleased to receive from you a favorable reply to my recent letter suggesting that we form a partnership. I am more than ever convinced that such a combination of our capital and skill could not result other than to our advantage.

The amount that you state you can invest is satisfactory to me. I have stock on hand valued at $9,000; cash in bank, $2,114; note in my favor, due in twenty days, $1,000; making a total investment of $12,114.

My plan for the division of gains and losses is this: each partner to have a salary (amount to be determined later), to be paid before the gains are divided, and the remaining gain, or the loss, to be shared according to investment.

I would suggest that as soon as we reach a satisfactory agreement the partnership be formed for a term of five years.

Syracuse is a remarkably healthful city, and the cost of living compares very favorably with that in other cities of its size.

Let me hear from you as soon as convenient in regard to any details not made clear to you.

Sincerely yours,

W. H. Merrill

Write Mr. Merrill such a letter as will bring you to a very definite understanding. Make such further suggestions as you deem necessary, and suggest such changes in his plan as you believe necessary and fair to both parties.

He does not name the salary he thinks each should have. As you are to invest so small an amount, the salary is probably of more importance to you than the gain on such a basis of sharing. You may write, therefore, that his plan of sharing gains and losses is satisfactory, provided the salaries be made $1,200 a year, to be drawn in monthly installments of $100.

Explain fully your reasons for making all new suggestions and changes. Let this letter be so complete that if he accepts its terms the matter will be practically settled. Ask him to appoint a time and place for the purpose of meeting and arranging the final details.

Which Word?

Bring, Fetch, Carry.

308. Those early wise men . . . . their philosophy from Egypt.
309. They . . . . the Spartan home on his shield.
310. . . . . me the box you have in your hand.
311. . . . . me a chair.
312. Balance . . . . forward.

Bulky, Massive.

313. Did you see that . . . . bar of gold?
314. Wheat can not serve as money, because it is too . . . .
315. This box is . . . . , but that block of marble is . . . .

Active, Busy.

316. His was *a-an* . . . . nature.
317. The . . . . man distributes his thoughts, the . . . . man concentrates them.
318. There was no place for idlers in that . . . . colony.

Reckon, Calculate.

319. The rent was . . . . among the other expenses.
320. . . . . the interest on this note.
321. He tried to . . . . the amount of discount on the draft, but he made a mistake in . . . . the number of days.

Libel, Slander.

322. A prominent official brought an action against the publishers for . . . . .
323. I heard the . . . . statements he was making about me.

LESSON XXXVI.

916 Lenox St., Syracuse, N. Y. (Date).

Dear Friend:

Your letter of yesterday is at hand. I understand your feelings in regard to salary, and under the circumstances I am willing to consent to that arrangement. The other suggestions you offered are satisfactory to me.

Of course, there are some minor details regarding books, correspondence, etc., which are not of especial importance and can be arranged when we have an opportunity and before the articles of agreement are drawn up.

If agreeable to you, I will name one week from today as the time and my office as the place of meeting to make the final arrangements.

Yours very truly,

W. H. MERRILL

Write to Mr. Merrill that you will meet him in his office in Syracuse one week from today. (Give date.) Express the hope and belief that this change will be for the financial benefit of both of you, and that your relations in business will be pleasant.

Which Word?

Opponent, Enemy.

324. Mountains interposed
Make . . . . of nations who had else,
Like kindred drops, been mingled into one.

325. When the election returns showed that his . . . . had been elected the disappointed candidate went home.

Mistake, Blunder.

326. The trains crashed together. Some one had made a . . . .
327. He was an awkward, stupid lad, always making some . . . .
328. I made a . . . . this morning. I addressed Mr. Brown as Mr. Jones.

Cost, Expense.

329. The . . . . of that horse was three hundred dollars, but I do not know what the . . . . of keeping him has been.
330. The house was given to me, but I must bear the . . . . of keeping it in repair.
331. What is the . . . . of a trip to Denver?

Discover, Detect.

332. The doctor could . . . . no change in the condition of the patient.
333. His trial balance was wrong, but he could not . . . . the error.
334. Magellan . . . . many islands in the Pacific.
335. The . . . . of the powers of radium startled the world.

Injustice, Injury.

336. When you say he is lazy, you do him an . . . .
337. That monument should be removed to some building where it would be protected from . . . . by the elements.
338. Adding insult to . . . .
339. Whose conscience with . . . . is corrupted.

Custom, Habit.

340. The family went to church, as was their . . . .
341. The deacon had a . . . . of going to sleep during the sermon.
342. He was in the . . . . of having everything his own way.
343. It has been the . . . . for Presidents of the United States to decline a third term.
344. We should try to avoid all bad . . . .

Law, Decree.

345. A partnership may be dissolved by a . . . . of court.
346. They believed it to be the . . . . of fate that they should lose all.
347. Many of the . . . . on our statute books are not enforced.
348. After a bill has passed both houses it must be signed by the President before becoming a . . . .

Noiseless, Dumb.

349. The truth of it is, half the great talkers of the nation would be struck . . . . were this fountain of discourse (party lies) dried up.
350. Hushed as the falling dews whose . . . . showers
Impearl the folded leaves of the evening flowers.
351. Shall it be permitted in a civilized community like this that a man may so abuse a . . . . beast and go unpunished?

LESSON XXXVII.

Write a courteous letter to your employers, Marshall & Hammond, resigning your position, your resignation to take effect the day you have agreed to meet Mr. Merrill in Syracuse. Express your regret at leaving them and your appreciation of their kindness toward you and of the many favors shown you while in their employ.

Make this letter show your ability as a correspondent.

Which Word?

Reason, Cause.

352. Find out the . . . . of this defect.
353. Wiser in his own conceit than seven men that can render a . . . . .
354. Let us consider the . . . . of the case. For nothing is law that is not . . . .
355. What is the . . . . of this strife?

Refuse, Reject.

356. Though I liked his appearance, I was compelled to . . . . his services, as I had no work at the time for him to do.
357. He . . . . the wise counsel of his friends and continued in his downward course.

Spectator, Observer.

358. He proceeded to explain to the crowd of . . . . the merits of his various wares. A close . . . . , however, would have seen at once that they were worthless.
359. He reads much;
He is a great . . . . , and he looks
Quite through the deeds of men.

Transcribe, Copy.

360. I . . . . the letter he had just written.
361. The artist had . . . . a great painting.
362. The stenographer . . . . his notes.
363. What is twice read is commonly better remembered than what is . . . .

Count, Number.

364. We must all expect one day to be . . . . among the dead.
365. We should . . . . time by heart throbs.
366. The army . . . . fifty thousand men.
367. When he leaves our house, let us . . . . our spoons.

Penetrate, Pierce.

368. The air is very . . . .
369. Affairs are sometimes involved in such mystery that the most enlightened is unable to . . . . either the beginning or the end.
370. The cries of distress were so loud that they seemed to . . . . our ears.

Omit, Neglect.

371. These personal comparisons I . . . . because I would not say anything that may savor of flattery.
372. He shamefully . . . . his studies.
373. He purposely . . . . the paragraph in question.

Wages, Salary.

374. My . . . . *were-was* a thousand dollars a year.
375. What are the average . . . . of coal miners?
376. What . . . . do you expect to receive?

Watch, Observe.

377. No eye to . . . . and no tongue to wound.
378. Some must . . . . while some must sleep.
379. . . . . carefully how he does the work before attempting it yourself.

LESSON XXXVIII.

At your meeting with Mr. Merrill the following agreement was reached: that the firm name shall be Merrill & Co., and that

the business shall be carried on at the place now occupied by Mr. Merrill, 916 Lenox St.; that each partner shall devote his entire time to the business; that Mr. Merrill shall travel as salesman for the firm, and that you shall attend to the correspondence, oversee the bookkeeping and manage the retail department, he to assist in the work when in the city; that neither partner shall become surety for any one by signing or indorsing negotiable paper without the consent of the other partner; that proper books shall be kept.

Write a letter to one of your friends, telling him about your new business venture, explaining in a general way your deal with Mr. Merrill, and expressing your gratification in the present turn of affairs.

(Note. See any good text on Commercial Law for a form of partnership agreement. In business all legal papers are arranged by the firm's lawyer.)

Which Word?

Succeed, Follow.

380. The son . . . . the father on the throne.
381. The faithful old dog . . . . the child down the street.
382. Learn to read slow: all other graces
Will . . . . in their proper places.

Fulfill, Discharge.

383. A good soldier will . . . . every duty without complaint.
384. Every prediction made by him at that time has been . . . .
385. He was honest and upright in the . . . . of the duties of his office.
386. Their expectations were . . . . and he became a famous orator.

Mild, Gentle.

387. The . . . . winds of spring brought health to her.
388. Her voice was ever soft, ... and low.
389. His life was . . . . , and the elements
So mixed in him that nature might stand up
And say to all the world, "This was a man!"

LESSON XXXIX.

It was decided when you formed the partnership with Mr. Merrill that a circular should at once be sent out to all his customers in the wholesale trade, announcing the change that had taken place and setting forth the advantages and benefits that would follow the increase in capital and change in management. This letter should state that Mr. Merrill will now be able to call upon them more frequently and thus serve their wants better. It will also afford an opportunity to thank them for past orders and ask that the new firm be given a liberal share of their trade. Say something about the quality and variety of the goods you handle.

You may write this letter without any heading, address or salutation, so that any name may be filled in.

As you are now a partner it is not necessary for you to sign your name after the firm name.

(Note. Do not fold this letter, but hand it to your teacher as you wrote it. See that your own name is in one corner.)

Division of Words.

The following sentences were taken from three columns in a well-known daily paper. Correct all the errors, including those of construction and punctuation.

The association will meet this evening and transact business of the greatest importance.

The annual ball of the Merchant Tailors' association will take place next Monday evening.

During the offertory Miss Jane Jones sang a solo and recitations were delivered by three little tots from the kindergarten.

An excellent entertainment will be provided after which refreshments will be served.

Other cities . . . . in the state no larger than Goshen have been similarly favored by the government.

Hinsdale will also be made the terminus for engineers on the eastern end of the division. The proposed arrangement is said to meet with the approval of the majority of the engineers. The proposition to double-crew is also said to meet with approval.

Indirect attacks on the Jews already have commenced, according to a despatch from Kisheneff to the American under date of December 25.

There will be an installation of the newly elected officers the first Saturday in January.

The work of the supervision of the associations has been greatly subdivided.

This city is not achieving any creditable reputation from the navy officials.

LESSON XL.

You may order the following goods from Goodwin, Histon & Birge, New York, N. Y., importers: 500 lbs. P. Tapioca, 150 gals. P. R. Molasses, 200 gals. N. O. Molasses, 50 bags P. R. Coffee, 75 mats G. M. Coffee, 20 hf. chts. C. J. Tea, 30 hf. chts. F. O. Tea, 40 bxs. London L. Raisins, 500 bxs. B. Chocolate, 10 brls. F. G. Sugar.

Enclose check for $400.00 to apply on account. Give shipping directions. Explain about the change in the firm, as Mr. Merrill has been buying from this house for some time. Ask for their latest quotations on Medium Young Hyson Tea, Rio Tapioca and Olives.

Paging. If a letter consists of more than one page, the pages should be numbered consecutively beginning with the second. The number of the page, the initials of the one to whom the letter is written and the date in figures should be placed at the top of the page. Examples: (2-M.&H.-1-26-04.) (2-W.H.M.-3-8-04.) Sometimes the date is omitted. (2-R.H.D.)

Do not write the signature alone or the complimentary close and signature on a page by itself. If necessary, leave three or four lines blank on the preceding page that a better division may be made.

Which Word?

Affair, Business.

390. It is his . . . . to make shoes.
391. You should not meddle with his . . . .
392. *A-an* . . . . which had no relation to money.
393. We may indeed say that our part does not fit us, and that we could perform another better; but this is not our . . . .

Influence, Affect.

394. To what extent are we . . . . by the example of the lives of great men?
395. Neither heat nor cold . . . . it.
396. It shows the anxiety of the great men who . . . . the conduct of *business-affairs* at that great event.

Affect, Assume.

397. He . . . . a knowledge of medicine.
398. He . . . . a meek and submissive air in order that he might deceive us.
399. He listened attentively to what I said and . . . . to understand.
. . . . a virtue if you have it not.

Yield, Produce.

400. It is as true that vice . . . . misery as that virtue . . . . happiness.
401. The tree . . . . fruit though none should gather it.
402. These mills . . . . daily about five thousand barrels of flour.
403. The frozen river . . . . ice.

Education, Instruction.

404. The difference to be found in the manners and abilities of men is owing more to their . . . . than anything else.
405. Give ear unto . . . .

Rejoice, Exult.

406. The brave soldier . . . . in the victory.
407. The savage warrior . . . . over his fallen foe.
408. . . . . , O young man, in thy youth.

Aggravate, Irritate.

409. He was . . . . by the *continual-continuous* fault-finding of his wife.
410. Though we seldom admit it, we are each of us . . . . by the person who *assumes-affects* to be superior to us.
411. My troubles were . . . . by this new disaster.

Desperation, Despair.

412. He seemed to be in the very depths of . . . . ; without hope, without ambition, without friends.
413. The taunts and jeers of the *spectators-observers* drove the man to . . . .

QUESTIONS FOR REVIEW AND DISCUSSION.

26. What is your plan or rule for dividing words at the end of a line in pen-written letters? In typewritten letters?
27. What is your opinion of a firm that will retain in its employ book-keepers who make such errors as you found in the bills received from Schnull & Co.?
28. Is a receipt necessary when a check is given payable to order? Why?

LETTERS OF INTRODUCTION AND RECOMMENDATION

LESSON XLI.

Concord, N. H., May 15, 1906.

Mr. William Osborn,
47 Maple St.,
Hartford, Conn.

Dear Sir,—

This will introduce to you the bearer, Mr. George Arnold, of this city, who visits Hartford for the purpose of engaging in the shoe business.

Mr. Arnold is an energetic, capable business man and a thorough gentleman. He is worthy of your entire confidence.

Any assistance you may be able to render him in his new venture will be greatly appreciated by him and regarded as a personal favor by me.

Yours very truly,

C. C. Craft

Model Letter.

Letters of introduction and recommendation are similar, and should usually be short. That is, they should contain nothing except the introduction or recommendation, as it may be somewhat embarrassing to the bearer to wait while the one to whom he presents the letter reads it. Do not say too much about the merits of your friend. You can recommend or introduce him properly without ascribing to him all the virtues in the catalog, and such letters should

be absolutely truthful. They should not be sealed when they are given to the person recommended or introduced to present in person.

Write a letter of introduction for a friend who is going to spend his (or her) vacation in Washington, D. C., to some friend of yours in that city.

For envelope direction see Lesson V.

Which Word?

Gain, Profit.

414. At least half the annual . . . . was made up of the . . . . derived from the sales of merchandise.

Give, Grant.

415. Will the president . . . . your petition?
416. Did you . . . . him the carriage of your own free will?
417. . . . . , and it shall be . . . . unto you.

Idle, Lazy.

418. And let no spot of . . . . earth be found,
But cultivate the genius of the ground.
419. The truth is, ... offers up the soul as a blank to the devil for him to write what he will upon it.
420. He is *a-an* . . . . fellow and always . . . .

Unite, Join.

421. The little band was about to be scattered, and not one of them expected it would ever be . . . . again.
422. That which is . . . . can not be separated without being broken.
423. So long as the states are . . . . they need fear no foreign foe.
424. He . . . . (with) me in the undertaking.

Come, Arrive.

425. We soon . . . . *to-at* a small stream.
426. In a few minutes we . . . . *to-at* the pond where we had planned to fish.

427. The train will . . . . at 5:35 P. M.
428. . . . . as the winds . . . . , when forests are rended.

Intrust, Consign.

429. The goods were . . . . to a commission merchant.
430. The child was . . . . to the care of a friend.
431. We commend his spirit to God and . . . . his body to the grave.

Hopeless, Desperate.

432. Diseases . . . . grown
By . . . . appliance are relieved
Or not at all.
433. To most persons, an expedition in search of the North Pole seems . . . . .
434. A . . . . criminal will do anything to evade capture.

Injure, Hurt.

435. A battle-ship was . . . . by one of the shells.
436. Courage, man; the . . . . can not be much.
437. The jingling of the guinea helps the . . . . that Honor feels.
438. Did the fall . . . . the man permanently?

Imitate, Follow.

439. Art . . . . nature.
440. I . . . . a friend's advice.
441. . . . . is the sincerest flattery.

Noted, Notorious.

442. Henry Clay was a . . . . orator.
443. Wilkes Booth was a . . . . criminal.

Healthy, Healthful.

444. Mr. Merrill wrote that Syracuse was a very . . . . city.
445. Is the climate of California . . . . ?
446. A group of . . . . children were playing in the yard.

Discern, Discriminate, Distinguish.

447. I looked at the boy sharply, but I could not . . . . his thoughts.
448. The grocer had a plan by which he . . . . the good eggs from the bad.
449. It was so dark I could not . . . . the objects in the path.
450. Careful reading and wide knowledge will enable you to . . . . in your selection of books.

LESSON XLII.

Mr. Merrill has been considering a pleasure trip to California. He has asked you to write to Mr. H. Van Deusen, 1461 Franklin St., city, for information about schedules, rates, time required to go from Syracuse to Los Angeles, and for any other information he can give to one about to take a journey. Mr. Van Deusen is the eastern agent of the Southern Pacific Railway Company.

The Right Word.

There are in our language a great many words, not synonyms, which are constantly misused either through habit or ignorance. While the study of synonyms enlarges our vocabulary and teaches us to notice the fine shades of difference in meaning of such words, yet there are many common errors in the use of words which can not be studied under that head. The following exercises bring into use the student's knowledge of grammar and correct English. In preparing this work, reference should be had to any good English grammar and to the dictionary.

EXERCISES.

Draw a line with lead pencil through the wrong word or words.

1. The magazine published the story in an *abbreviated-abridged* form.
2. He lives *at-in* Boston, *at-in* 458 Chestnut Street.
3. We arrived *at-in* Chicago about noon.
4. I do not like that kind *of-of a* book.
5. I *love-like* beautiful pictures, but I *love-like* good books more.

6. He is such a headstrong fellow it is *no use-of no use* to advise him.
7. He is a *valuable-valued* friend of ours.
8. The successful man keeps himself *informed-posted* on all subjects that concern his business.
9. Capital punishment is a *preventative-preventive* of crime.
10. The failure of the bank left his business in a still worse *fix-condition.*
11. I *guess-think* I have solved the problem.
12. We spent the *balance-rest* of the day at Niagara.
13. Johnny said that his mother would not let him go *anywhere-anywheres* that day.
14. *Aren't-are* you *not* going with us to-day?
15. It *is not-isn't-ain't* correct to say, "He *is not-ain't-isn't* going with us."
16. I saw *all-all of* the *people-persons* you named.
17. I asked my friend if he visited the public buildings when he was in Washington, and he replied that he went to *all of* them *all.*
18. If he *don't-doesn't-does not* come soon, I shall go home.
19. The man *returned-returned back* at the time he had appointed.
20. I have a *bad-severe* headache.
21. I *wanted-wished very much-badly* to see you.
22. There are four questions to be considered: *Firstly-first,* etc.
23. That venture may cost you more money than you think *for.*
24. I heard that my friend *had got-had* pneumonia.
25. I *am afraid-fear* you will not be successful.
26. Are you a *new beginner-beginner* at this business?
27. The teacher *bade-bad* the boy *remain-to remain* after school.
28. A certain class of his hearers *was-were* very much displeased because they thought he spoke *contemptuously-contemptibly* of them.

LESSON XLIII.

A friend of yours is thinking of coming to Syracuse to engage in the hardware business. He has written you for information about the following:

(1) The opportunity to build up a good hardware trade.
(2) Cost of living.
(3) Value of property.
(4) Healthfulness of the city.
(5) Schools and churches.

Write him fully and give any other information you think will be of interest to him; as, railroad facilities, rents, taxes, growth of the city, etc.

The Right Word.

29. I differ *from-with* my friend in many things, but I do not differ *from-with* him on the Panama Canal question.
30. It may be so. I *hain't-haven't-have not* seen it.
31. How much money did you *make-earn* last month?
32. Mr. Patterson meant to *go-have gone-of gone,* but circumstances over which he had no control *kept-prevented* him.
33. *He* told his dog to *lie-lay* down.
34. *Lie-lay* the book on the table.
35. The horses became frightened, overturned the wagon and ran *in-into* the field.
36. The boy waded *in-into* the water.
37. I do not care for their company, but I am going to invite them, *however.*
38. Miss Gardner said she liked bookkeeping and geometry, but preferred the *latter-last.*
39. *No matter how-however* wise one may be, there are always limits to his knowledge.
40. He always tries to do *like-as* I do.
41. I will go with you *provided-providing* I can leave my business at that time.
42. A large *number-quantity* of people gathered to hear the president make an address.
43. A large *number-quantity* of potatoes *were-was raised-grown* on that field last year.
44. I am going, *sure-surely.*
45. Do you suppose he will *stop-stay* here for a day of two?
46. How long did you *stop at-in-stay at-in* Boston?
47. I have *gone-went-been* there many times.
48. You will now state where you went *to* yesterday.
49. Where was I *at?*
50. *Whom-who* did you say it was?
51. You *was-were foolish-unwise* to invest your money in such a concern.
52. I had never seen *such a high-so high* a mountain.
53. The man told me he lived a long *way-ways* from where I met him.
54. I was asked to write an essay *on-upon* this subject.
55. When I had written it, I called *on-upon* him, that he might see it.
56. McClellan *beat-defeated* Low in the recent election.
57. We saw *an odd-looking-a funny-looking* stone beside the road.

LESSON XLIV.

Albany, N. Y., (Date)

Merrill & Co.,
Syracuse, N. Y.

Gentlemen:

Can you use a quantity of the best Florida Oranges, in prime condition, at $3.75 a crate, terms cash? We have on hand about 400 crates and just now the market here is very dull.

Please let us hear from you at once.

Yours truly,
The Stevens Co.,
per Brown

You may answer the above letter from The Stevens Company, wholesale dealers in fruit, stating the quantity you will take and giving shipping directions.

The Right Word.

58. I thought the man needed the money *more-worse* than I did, so I *give-gave* it to him.
59. His salary has been *raised-increased.*
60. Congress has made some very strict *immigration-emigration* laws.
61. William McKinley received a *plurality-majority* of the votes.
62. Who owns this *house-home.*
63. John D. Rockefeller is *a prominent-an eminent* man.
64. You run no risk in this venture, I *assure-promise* you.
65. Did you *make-try* the experiment?

66. I would *sooner-rather* die than *bring-fetch* disgrace *on-upon* my relatives and friends.
67. My friend *said-stated* that he did not care to go.
68. The company *reimbursed-paid* me for my services.
69. Several persons questioned the man's *veracity-truthfulness.*
70. I *think-allow* it should be done.
71. Can you *locate-find* the place on the map?
72. He was ordered to *leave-depart from* the town.
73. The prisoner was *bound-determined* to escape.
74. The boy is *an apt-a likely* pupil.
75. Rhode Island is a *populace-populous* State.
76. I *expected-anticipated* the thief and all my valuables were placed in the safe.
77. I *expect-anticipate* much pleasure during my visit.
78. I *estimate-esteem* his friendship very highly.
79. I will *teach-learn* you how to write a good letter.
80. Our civil law is composed of common law and *statue-statute* law.
81. The investigation *discovered-disclosed* the post office frauds.

LESSON XLV.

It has been found necessary, owing to the increase in your business, to have more room. Accordingly you have rented a warehouse at 108 Lenox St. The salesroom in the store you occupy is 30x50 feet, in the rear of which is a storeroom 30x60 feet. It has been decided to enlarge the salesroom by removing the partition between the two rooms and erecting a partition 30 feet back of the present one, thus including in the salesroom one-half of the present storeroom. This will make the salesroom 30x80 feet and the storeroom 30x30 feet. A new floor and ceiling will be required in this addition, similar to that in the present salesroom. There are to be two doors in this partition, one on each side, opening against the wall and swinging into the storeroom.

Mr. John A. Perry, a contractor and builder, has agreed to do this work and furnish all materials, for the sum of $300.00, to be paid on the completion of the work. He also agrees to repair all damage done to the walls and ceiling by the removal of the old par-

tition and the erection of the new one. He further agrees to have the work completed not later than two weeks from to-day.

Write the contract between John A. Perry, party of the first part, and W. H. Merrill and yourself, parties of the second part, embodying all the necessary facts. Have some fellow student or teacher sign the contract for John A. Perry.

As this is a good opportunity for advertising your successful business, prepare a circular letter calling attention to your proposed new quarters, increased facilities, etc., to send out to your customers.

The Right Word.

82. At what hours do trains *depart from-leave* the *depot-station?*
83. Can you name the seven *decided-decisive* battles of the world?
84. It is *deadly-deathly* cold near the poles.
85. All his goods were stored in the *depot-station.*
86. Her face was *deadly-deathly* white.

LESSON XLVI.

18 Church St.,
Burlington, Vt., Jan. 6, 1906.

Mr. C. J. Benedict,
Boston, Mass.

Dear Sir: The bearer of this letter, Miss Kathryn Elliott, visits your city to find employment as a stenographer and typewriter operator. She has been in my employ for the past four years and leaves now only because she has friends in Boston and prefers to live there.

She is an expert stenographer and does neat and accurate work on either a single or double keyboard machine.

If you can aid her in securing employment, I am sure Miss Elliott will greatly appreciate your kindness and I shall regard it as a personal favor.

Yours very truly,

Erwin A. Hasseltine

Model Letter.

Your bookkeeper, Mr. Frank Adams, has resigned his position on account of ill health and is about to go to some western state. He has been in the employ of Mr. Merrill for six years and has been one of his most trusted employes.

Mr. Merrill has requested you to write for Mr. Adams a general letter of recommendation, to which you will sign the firm name. A general letter of recommendation is one which the bearer may present to any one, and, of course, can not be addressed to any particular person. Such letters are usually addressed, "To whom it may concern," and begin, "This is to certify," etc.

The Right Word.

87. I broke the vase but I could not *help-avoid* it. I feel very *bad-badly about-over* it.
88. The Hudson River *flows-empties in-into* New York Bay.
29. I *calculate-intend* to go to the city tomorrow.
90. There is a row of houses on *each side-both sides* of the street.
91. There was a cornfield on *both sides-each side-every side* of the road.
92. What course of action do you *propose-purpose* to *take-adopt* in this matter?
93. Please write the *address-direction* on this envelope.
94. When you look at the Empire State Express from a distance it *apparently-manifestly* moves very slowly.
95. When you stand near the track it *apparently-manifestly-evidently* moves with great speed.
96. A kind old gentleman gave *all-all of-each of* the children a dollar.
97. Will you try *and-to* see the man before noon?
98. We were *captivated-captured* by the music.
99. *Can-may* I be excused from class today?
100. You *can-may* solve that problem if you will concentrate your mind *on-upon* it.
101. My book is different *than-from* yours.
102. I will say nothing *more-farther-further* on this subject.
103. It was *reported-said* that the man *had-had got* the smallpox.
104. The preacher talked *at length-long.*
105. You *had-would* better see the man *at once-soon* if you *intend-expect-calculate* to *get-obtain* the *position-situation.*
106. I will *consider the matter-think the matter over-think over the matter.*
107. He laughed at my *warning-caution,* but I *thought-thought to myself,* "You will *regret-complain of* this some day."

TELEGRAMS AND CABLEGRAMS

LESSON XLVII.

It is important that a good business man or woman be able to express a great deal of information in a very few words when called upon to send telegrams. No unnecessary words should be used and yet care must be taken to word the message so that the one who receives it can not fail to understand its meaning. Long practice only will enable one to write a telegram well the first time. Most persons find it a better way to write the message in a brief form and then rewrite it, leaving out every unnecessary word.

Codes. Many business houses have codes. One word represents a phrase or sentence used frequently in messages sent between the firm and its agents; as, "Attend" might mean "I arrived here this morning." Thus a telegram of ten words which would convey no meaning at all to any one else, may be quite a complete statement of forty or fifty words to one who has a key to the code. In the same manner, a code word may stand for some article in which the firm deals; as, "Neutral" for "Black Wool Crepon."

Cablegrams are nearly always sent in this way because of the great cost, and the messages so sent are called "code messages" or "cipher messages." Thus a foreign representative is able to communicate with his home government without the contents of that communication becoming known to any one except the official who has a key to the code or cipher.

Cost. Telegraph companies charge a certain amount, usually 25 cents, for a message of ten words and extra for each additional word. Night messages are sent at greatly reduced rates, usually one-half the day rate, because business is light during those hours; the messages, however, are not delivered until morning. No charge is made for the date, address and signa-

ture. If the sender desires to have his street address sent, he must pay for it. This is not often necessary, for if he expects an answer to his message he can leave his address at the office and the message will be delivered to him.

The cost of cablegrams varies. From New York to London the cost is 25 cents a word. A cablegram around the world costs $1.66 a word. The name and address of the one to whom the cablegram is sent must be paid for the same as the message.

POSTAL TELEGRAPH COMMERCIAL CABLES

CLARENCE H. MACKAY, PRESIDENT

TELEGRAM

The Postal Telegraph-Cable Company (Incorporated) transmits and delivers this message subject to the terms and conditions printed on the back of this blank.

Send the following message, without repeating, subject to the terms and conditions printed on the back hereof, which are hereby agreed to.

Boston, Mass., May 7, 1906.

Wm. H. Jones,

Chatham, N. Y.

Ship fast freight forty barrels flour twenty barrels granulated sugar

Duggan & Co.

Each initial is counted as a word with the exception of the abbreviations C. O. D., f. o. b., A. M., P. M. and a few others. Except in cablegrams, each part of a hyphenated compound word is counted as a word. Forty-six would be counted as two words. Figures and arbitrary signs should not be used, as a charge is made for every figure or sign the same as for a word. $25.00 should be written *twenty-five dollars*. All groups of letters used as abbreviations and which are unpronounceable are counted as a word for each letter; as, Abc, American Book Company. For half the original cost the sender may have the message repeated by the operator who receives it to the one who sent it and so avoid mistakes in transmission.

The salutation and complimentary close should be omitted in telegrams and cablegrams, but the capitalization and punctuation should be governed by the same rules as in letter writing. Omit all titles.

On July 4, 1903, there was completed a cable across the Pacific Ocean from San Francisco, via the Hawaiian Islands, Guam and Luzon, and a message was sent around the world from New York in nine and one-half minutes. For an ordinary message, from two to four hours are required.

EXERCISES.

Do not exceed ten words in any of the following telegrams:

1. Write a telegram ordering a small invoice of dry goods sent by American Express.
2. Write a telegram ordering the goods you ordered in Lesson 44.
3. Write a telegram to some member of your family, stating that there has been a railroad accident, but that you escaped injury and will reach home at 9:00 P. M.
4. Assuming that the goods you ordered in Lesson 40 have not arrived, write a telegram stating that fact and asking reason for the delay.
5. Write a telegram to C. H. Wood, Kingston, N. Y., asking permission to draw a draft on him as instructed in Lesson 28.
6. Write a telegram in answer to the following, stating that the man left you on account of ill health. That he is capable, honest and trustworthy in every way:

Denver, Colo., (Date).

Merrill & Co.,
Syracuse, N. Y.:

George Stewart, formerly in your
employ, wants position. Give information.

BROWN & WILLIAMS.

7. Write a telegram which might have been sent in place of the letter you wrote in Lesson 18.

QUESTIONS FOR REVIEW AND DISCUSSION.

29. Explain how you would answer a business letter containing a number of questions about your goods.
30. Would you give as much attention to small inquiries and small orders as to large ones? Why?
31. What is likely to be a common fault in circular letters and why is this true?
32. Some business men make it a rule to omit the salutation and complimentary close in all business letters. What is your opinion of this practice?
33. What effect are "Schools of Advertising" having on the small dealer?
34. "All business letters are necessarily limited in length, and the most important principle of composition for letter-writers to master is condensation." Give arguments to prove or disprove the foregoing statement.
35. What should letters of introduction and recommendation contain?
36. A full-page cover advertisement in some of the magazines costs the advertiser over $3,000 for a single issue. Show how it may or may not be a good investment.
37. "Every letter-writer often feels that he would like a freer use of words." How can he obtain it?

POSTAL INFORMATION

LESSON XLVIII.

The growth and development of the world's postal systems forms an interesting study. We, today, can scarcely imagine how it would seem not to be able to communicate in any way with friends in another state; to learn in Indiana what was happening in Massachusetts only through the reports of travelers and to learn what was going on in Europe only through the tales of seamen. When we consider the great systems which carry written and printed communications to all parts of the civilized world, with such dispatch and at so small a cost, we wonder that for thousands of years in the world's history nothing of the kind was known or attempted.

Four hundred years ago the only means of sending letters was couriers who were employed by the governments to carry official messages and who were, in some instances, allowed to carry messages for individuals. Then came the private post systems instituted and employed usually by merchants, the letters being carried generally by boys on horseback. Out of these systems grew the old stage-coach system and government control.

In America there was no postal system until 1639, when an attempt was made by Massachusetts to organize one. In 1672 a monthly mail was established between New York and Boston. At about the time the colonies declared themselves independent, Benjamin Franklin was appointed Postmaster General at a salary of $1,000 a year.

It takes about 114 hours for a letter to go from New York to San Francisco, 23 hours from New York to Chicago, 29 hours from New York to St. Louis, 6 hours from New York to Washington, D. C., 7 hours from New York to Boston and 40 hours from Boston to New Orleans.

There were 74,169 post-offices in the United States in June, 1903.

Signs are sometimes used by the postal employes to indicate the

location of a town or county in the state and thus facilitate the delivery of mail,—central,—northwest,—north,—northeast, etc.

The first adhesive stamps were made in Scotland in 1834 and they were first used in the United States in 1847.

(Note. The student will find it interesting to read in some encyclopedia the account given of the introduction and manufacture of postage stamps.)

Classes of Mail Matter.

There are four classes of domestic mail matter:

First Class. Includes all written matter, all matter closed against inspection and all matter, though printed, which has the nature of actual and personal (individual) correspondence; except that certain writing or printing may be placed upon matter of the second, third and fourth classes without increasing the rate.

Second Class. Includes all newspapers and periodicals which bear the authorized statement, "Entered at the post-office as second-class matter." Such words as "Sample Copy" or "Marked Copy" may be printed or written on the wrapper or matter itself. Attention may be directed to certain articles by marks, but not by words. Errors in printing may also be corrected.

Third Class. Includes all printed matter upon paper not having the nature of actual, personal correspondence, except newspapers and periodicals bearing the statement, "Entered at the post-office as second-class matter." Copies made on the mimeograph, or similar duplicating machine, may be mailed as third-class matter if not less than twenty perfectly identical copies separately addressed and unsealed are mailed at one time. Typographical errors may be corrected and attention called to particular articles as in second-class matter. A book may bear a simple dedication or bear the stamp of a public library.

Fourth Class. Includes all merchandise and all other matter not comprehended in the first, second and third classes. The contents of a package may be designated by such words as "Samples," "Seeds," etc. There may also be enclosed with fourth-class matter

a card bearing the name of the sender with such inscription as "Merry Christmas," "With best wishes," etc.

Matter of a higher class enclosed with matter of a lower class subjects the whole package to the higher rate.

Postage on Domestic Mail Matter.

Domestic mail matter includes all matter deposited in the mails for delivery to any point within the United States or to points in any of the possessions of the United States. This includes Porto Rico, Hawaii, Philippines, all other islands in the Pacific belonging to the United States and the Canal Zone of Panama. Domestic rates also apply to mail matter sent from the United States to Canada, Mexico, Cuba and the United States postal agency at Shanghai, China.

First Class. Rate, 2 cents for each ounce or fraction. Limit of weight, 4 pounds. United States postal cards, 1 cent each; reply postal cards, 2 cents each; post cards, 1 cent each.

Typewriting and carbon and letter-press copies thereof are written matter and subject to the first-class rates.

Second Class. Unsealed. Rate, 1 cent for each 4 ounces or fraction. No limit to weight.

Third Class. Unsealed. Rate, 1 cent for each 2 ounces or fraction. Limit of weight 4 pounds, except it be a single book.

Fourth Class. Unsealed. Rate, 1 cent for each ounce or fraction, except seeds, bulbs, roots, scions and plants, which are 1 cent for each 2 ounces or fraction. Limit of weight 4 pounds.

Prepayment of Postage.

Postage on all domestic mail matter must be prepaid in full at the time of mailing except as follows: Letters of soldiers, sailors and marines when properly marked and signed by an officer; a letter bearing only a special delivery stamp; first-class matter prepaid one full rate, 2 cents. In each of these cases the matter will be forwarded and the unpaid postage collected on delivery.

Matter of the third and fourth classes mailed in quantities of not less than two thousand identical pieces may have the postage paid in money without affixing stamps.

First-class matter may be forwarded from one post-office to another without a new prepayment of postage. This includes letters, postal cards and all packages prepaid at the first-class rate. On matter of the other classes a new payment of postage must be made before it will be forwarded.

Letters and other first-class matter, including double postal cards, but not single postal cards, may be returned to the sender, if not delivered, without additional payment of postage. On matter of the other classes it is well for the sender to have printed the request that if it is not delivered he be notified, so that he may send postage for its return; otherwise if the package has no apparent value, as a paper or catalog, it will be destroyed.

First-class matter bearing a return card requesting that the matter be returned after so many days will be returned at the expiration of the number of days specified. If no time is mentioned it will be returned at the end of thirty days.

Postage on Foreign Mail Matter.

Articles for or from foreign countries (except Canada, Mexico and Cuba) are classified as letters, post cards, prints, commercial or business papers, samples of merchandise. By "letters" is meant any package upon which letter rates have been paid and the limit of weight is 4 pounds.

Rates of postage are as follows:

Letters, for each half-ounce or fraction of half-ounce, 5 cents; single postal cards (including souvenir cards), 2 cents each; double or reply postal cards, 4 cents each.

Printed matter of all kinds, 1 cent for each 2 ounces or fraction.

Commercial or business papers, 5 cents for the first 10 ounces or less, and for each additional 2 ounces or fraction, 1 cent.

Samples of merchandise, 2 cents for the first four ounces or less, and for each additional 2 ounces or fraction, 1 cent.

Samples of merchandise sent to foreign countries must not have a salable value and must be so wrapped that the contents of the package can be easily examined. This requirement is made to prevent the transmission through the mails of dutiable merchandise.

LESSON XLIX.

Postal Money Orders.

Postal money orders may be obtained at or paid at 35,000 money-order offices in the United States and may be drawn on post-offices in 48 foreign countries. Orders may be drawn upon the post-office at which they are issued and can be used in settling local accounts.

TABLE OF FEES.

Sums not exceeding			$2.50	3 cents
Over	$2.50	to	5.00	5 cents
"	5.00	"	10.00	8 cents
"	10.00	"	20.00	10 cents
"	20.00	"	30.00	12 cents
"	30.00	"	40.00	15 cents
"	40.00	"	50.00	18 cents
"	50.00	"	60.00	20 cents
"	60.00	"	70.00	25 cents
"	75.00	"	100.00	30 cents

No order will be drawn for more than $100. If a larger amount is desired, separate orders must be drawn for each $100.

The cost of a foreign money order, payable in certain countries, is 8 cents for a sum not exceeding $10; over $10 to $20, 10 cents, and 5 cents additional for each additional $10 up to $100. For orders payable in other countries, including England, France, Germany, Italy and Russia, the fees are 10 cents on orders not exceeding $10 and an additional 10 cents for each additional $10.

More than one indorsement on a money order is prohibited by law. The stamps of banks upon money orders deposited with them, or sent them for collection, are not regarded as indorsements.

A domestic order may be repaid at the office of issue within one year from the last day of the month of its issue.

Registered Mail.

Registered mails reach every post-office in the world. The registry fee is 8 cents in addition to the regular postage. If a registered article, prepaid at the letter rate, mailed at and addressed to a United States post-office, is lost, the sender or owner is indemnified for its value up to $25. A complete chain of records and receipts from the point of mailing to the point of delivery enables the accurate tracing of every piece of registered mail. If a registered letter or package is lost, the sender should apply at the office where it was mailed for a blank on which to make claim for indemnity.

Miscellaneous Items.

A "drop" letter is one addressed for delivery at the office where it is mailed. Where delivery is by carrier or by rural free delivery, the postage is 2 cents for each ounce or fraction. If there is not such delivery, the postage is 1 cent for each ounce or fraction. There is no drop rate on other classes of matter.

The post-office department issues definite instructions regarding the wrapping of fourth-class matter, and persons having occasion to mail liquids, powders, pastes, medicines, sharp-pointed instruments, etc., should inquire at their post-office what these directions are.

Postage stamps are issued in the following denominations: 1, 2, 3, 4, 5, 6, 8, 10, 13, 15 and 50 cent; 1, 2 and 5 dollar and 10 cent special delivery.

A special delivery stamp, in addition to the regular postage, secures the immediate delivery of a letter within the letter-carrier limits of a free-delivery office at any time between 7:00 A. M. and 11:00 P. M. At an office not having free-delivery, it will secure the immediate delivery of the letter within a 1-mile limit of the post-office at any time between 7:00 A. M. and 7:00 P. M.

Unused stamped envelopes and newspaper wrappers may be re-

deemed at their face value either in stamped envelopes, stamps or postal cards. Stamps cut from such envelopes or wrappers will not be redeemed.

Postmasters are not required to make change and only do so as a matter of courtesy.

Express orders may be obtained at the same rates as post-office orders. They offer certain advantages in some cases over the post-office orders in that they may be obtained at any hour that the express offices are open, and an order is payable at any of the offices of the company. Post-office orders are payable only at the office upon which they are drawn or the office issuing them. Express orders, of course, can not be cashed except at places where the company has an office.

If a post-office order is not paid within one year it becomes invalid and application must be made for a new one. Express money orders are good for any length of time. There is no limit to the number of indorsements on an express order.

Telegraph companies also do a money order business on practically the same terms.

(Note. Refer to Section 2 of Appendix for postal regulations regarding abbreviations.)

LESSON L.

Postal Cards.

The following statistics, showing the number of postal cards used in a recent year, illustrate the popularity of this means of communication: Germany, 1,135,000,000; United States, 670,000,000; Japan, 435,000,000; Austria, 250,000,000; France, 60,000,000; Belgium, 55,000,000; Switzerland, 43,000,000.

The postal cards used in the United States are made in Connecticut and cost the government about four cents a hundred. About a carload a month are sent to New York city alone.

Two restrictions are placed on the use of postal cards. First, nothing may be attached to them in any way. Second, no threat or

offensive dun may be sent on a postal card. A mere statement of account is not considered a dun. When these restrictions are violated, the cards are thrown out.

The address and complimentary close should be omitted on postal cards. The salutation should *not* be omitted.

EXERCISES.

Write on cards or slips of unruled paper the size of a postal card the following:

1. Acknowledging receipt of an order for one mat Java Coffee and telling when and how shipped.
2. The postal card that Mr. Merrill might send to a customer he intends to visit early next week with samples of tea and coffee.
3. A receipt from Funk & Wagnalls, publishers of "The Literary Digest," for $3.00, in payment of subscription from May 10, 1904, to May 10, 1905.
4. An order for two kinds of groceries to be sent by freight.

QUESTIONS FOR REVIEW.

1. What is the postage on a letter weighing 1½ oz.?
2. What is the postage on three letters to Canada, each weighing ¾ oz.?
3. What must be paid for a money order for $24.50, payable in Paris?
4. What is the postage on an ordinary photograph?
5. If you wish to send a newspaper to a friend in California, how much postage must you pay?
6. How much would you pay if you were to send it to Japan? To Brazil?
7. If you were to send $5.00 by mail, what method would you use and why?
8. What method would you use if you were to send $30.00 by mail?
9. What will it cost to send by mail a dictionary weighing six pounds?
10. What is the postage on a catalog weighing 4 oz., sent from New York to Pittsburg? To Liverpool?
11. What must an author pay on a typewritten manuscript weighing 7½ oz.?
12. What is the postage on a box of pens weighing 4½ oz.?
13. Why is it that sealed packages other than letters of the usual form and size will not be carried to Canada and Mexico?

ADVERTISEMENTS

LESSON LI.

The following lines by a newspaper paragrapher contain "more truth than poetry":

> "We may live without poetry, music and art;
> We may live without conscience and live without heart;
> We may live without friends and live without fads—
> But business today can not live without ads."

Advertising has become a business by itself and in the sharp competition of today many business men are willing to pay a good price to the person, who, because of natural ability or special training, can write an advertisement for them which will attract the attention of the reading public. Artists with considerable talent find remunerative employment in making designs and illustrations for the advertiser, and some of the best efforts of the photographer are found in the pages of advertising matter in our magazines.

Did you ever stop to think how the advertisement which attracts you is written? Is it the one in large type? or the illustrated one? or the one of few words and much white space? or the one in which small type gives much information in a small space? or the one inserted between parts of an article we are reading? or the one which does not have the appearance of an advertisement, but begins like a press dispatch in the daily paper or a story in the magazine? Do not some of these advertisements always displease us?

To draw trade an advertisement must not only attract and interest for the moment, but furnish sound logical argument in favor of the thing advertised. It must answer, perhaps, some of the questions we should naturally ask if we were inspecting the thing advertised. If it is something new on the market, the advertisement must prove to us that we need it; if long on the market, it should bear evidence of its popularity by testimonials, figures, etc. If it is

something that can be illustrated, and space permits, that is, of course, the best way. Something novel in illustration or wording always attracts, provided it is not overdone or flamboyant.

Most people like to have the advertiser speak to them through his advertisements as though he knew they were sensible people, and not little children or feeble-minded persons. Does the advertisement which says to you things the advertiser would never think of saying if you were to call at his place of business to see the article advertised, attract you?

Show through your advertisement that you are giving more for the same amount of money than the reader is accustomed to getting or that your price is lower than he has been paying for the same article and you have made your advertisement attractive; we all like to think we are getting a bargain.

Bear in mind that the people who read your advertisement are critical, discriminating, money-saving people. "A stickful of sound argument, set solid, will do more business than a page of white space with a proverb set in the center of it."

A good illustration, a catchy headline, an apt quotation or phrase, and then facts, weights, sizes, descriptions, values, reasons and arguments are what bring business. Originality is valuable in writing advertisements, but without a plain, sensible, convincing way of presenting the facts it will not attract many customers.

Not every man, however, who has goods to advertise can always have the services of one who makes it his business to write advertisements. Occasion may arise where he has not the time or opportunity to secure such services or he may prefer to write his own advertisement.

Many manufacturers and wholesalers furnish their customers with cuts and other advertising matter to be used in bringing the attention of the public to their goods.

You may prepare an attractive advertisement of the goods you ordered recently. Arrange it to occupy a six-inch space three columns wide. This will make it very nearly square. Let the firm name appear in such a way as to show the change which has taken place. (*See Lessons 39 and 40.*)

LESSON LII.

The following letter was received from Mr. H. Van Deusen this morning:

Syracuse, N. Y.....

W. H. Merrill & Co.,

City.

Gentlemen:

I have your letter of yesterday in which you state that a member of your firm is contemplating a trip to California and I take pleasure in sending you, under separate cover, map and folder of our line and an assortment of our descriptive matter, all of which I trust will interest you.

The first-class rate from Syracuse to Los Angeles, via New York, Washington and New Orleans is $82.25. The rate via Chicago is $79.75. There is a special mixed class colonist rate in effect from Syracuse to California common points of $48.15. This latter rate will remain in effect until June 14.

We run personally conducted tourist sleeper from Washington to Los Angeles and San Francisco without change, leaving Washington 8:45 P. M. Monday, Wednesday and Friday and connecting train leaves New York 2:10 P. M. same day. The berth rate from Washington to Los Angeles is $7.00.

We have personally conducted excursions from Chicago every Wednesday at 5:25 P. M. and from Cincinnati every Tuesday and Friday at 6:00 P. M. The berth rate from Chicago is $4.00 and from Cincinnati, $4.50.

I shall be glad to arrange for your tickets and sleepers when you are ready, and hope to hear from you.

Yours truly, H. Van Deusen

Study the advertisements in the current number of a good magazine and also those in today's paper. Secure some kind of trade journal like the Grocery World, Shoe Trade Journal, Iron Age or Printer's Ink and study the advertisements you find there.

Bearing in mind the suggestions in Lesson LI, prepare an advertisement for one of the local papers, to advertise a large quantity of oranges you have just received. Call at a grocery store and find out all you can about the different kinds, current prices per dozen and per crate. Learn all you can about oranges and then write an advertisement that will keep one clerk busy for the next two or three days selling them.

Copy for an advertisement should show the general arrangement of the matter and indicate, to some extent, the size of type to be used.

Under Lesson XXXIX you prepared a circular calling attention to the high grade merchandise you are handling. Prepare an advertisement of them for the Grocer World, a monthly trade journal, which circulates among wholesale and retail grocery dealers. Remember that space in this journal costs considerably more than the same space in a daily paper, and use your own judgment as to the space you will take. As your copy will probably occupy more space than you will want in the journal, you should indicate on it the space it is to take up when set in type.

LESSON LIII.

The repairs to your store have been completed. Having rented a large warehouse you can carry a larger and more complete stock and thus avoid all delays in filling orders. You intend to make a specialty of handling the very best teas and coffees. You have made arrangements with one of the largest importers in New York to furnish you with large quantities and you are in a position to offer the best goods at the lowest prices.

Prepare an attractive advertisement to be printed in the morning

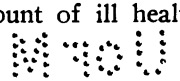
paper, setting forth these facts in a way to secure orders. Let it show that you are able to describe your goods, prices, terms, methods of doing business, etc., in a way to attract and interest the buyer and increase your trade.

The Right Word.

108. You *had ought-ought* to go now if you *intend-expect* to be there *at-by* nine o'clock.
109. If I were *he-him* I would do *differently-different.*
110. You will soon *get over-recover from* your cold.
111. He *aught-ought* to *of-have gone-went* with you.
112. How *much-many persons-people* were present? *Fewer-less* than I *expected-anticipated.*
113. We should *all-all of us* spend a *part-portion* of every day in outdoor exercise.
114. Following the investigation of the postal frauds, several *eminent-prominent* men were *indited-indicted.*
115. The firm gave calendars to *all-all of its-their customers-patrons.*
116. I *have-have got* thirty days in which to *pay-settle* the bill.
117. If I *pay-settle* it now and *get-obtain-am allowed* a discount of 2 per cent., how much will it *take-require* to *foot-pay-settle* it?
118. I *see-seen-saw* him this morning.
119. In what *section-part-portion* of the town do you live?
120. You can do it *easy-easily.*
121. You were *sitting-setting* near the window when I *past-passed-went past.*
122. I did not see you go *by-past.*
123. A poor *widow-widow woman* lived at the foot of the hill.
124. Do you know who this money belongs to? Do you know to whom this money belongs? This money is whose? Whose is this money? Whose money is this? Do you know whose money this is?
125. I go there *most-almost-nearly* every day.
126. I wish you *could-might have-of* seen him *fall down-fall.*
127. I *hain't-haven't got over-got through-recovered from* laughing yet.
128. The frightened horses started down the crowded street on a *run-dead run.*

LESSON LIV.

Your bookkeeper, Frank Adams, left you a few days ago on account of ill health. The assistant bookkeeper has been promoted



and you now need an assistant bookkeeper. A salesman is also needed to assist Mr. Merrill in that branch of the work.

Prepare two advertisements which will find the men you want for these positions.

Misuse of Words.

Awful, Horrid, Terrible, Splendid, Glorious.

Have you ever stopped to think how these and many similar words are misused? Possibly they are not very often misused in business letters because they are not used in the language in which such letters are written, but in speech we hear them on every hand. Let us look at Webster's definition of each of these words and then at a few characteristic expressions in which people so often use them.

> *Awful.* Oppressing with fear or horror; appalling; terrible; as, an awful scene. "The hour of Nature's awful throes." Inspiring awe; profoundly impressive, etc.

This is an adjective, but we hear many people using it in place of the adverb *awfully* and they say, awful sweet, awful loud, awful nice, awful long, awful bad, awful mean, awful dull, awful interesting, awful cold, awful tired. And even if they use *awfully,* see how extravagant such language is.

> *Horrid.* Fitted to excite horror; dreadful; hideous; shocking; hence, very offensive.
>
> *Terrible.* Adapted or likely to excite terror, awe or dread; dreadful; formidable.

Isn't she horrid? A terrible rain. A horrid book. A terrible cold. A horrid letter. A horrid hat. Isn't it terrible? (Spoken of anything unusual or unconventional.)

> *Splendid.* Possessing or displaying splendor; shining; very bright; as, a splendid sun. Showy; magnificent; sumptuous; pompous; as, a splendid palace, a splendid procession or pageant. Heroic; brilliant; famous; as, a splendid victory.

A splendid concert. A splendid bouquet. A splendid apple. A splendid book or story.

Glorious. Exhibiting attributes, qualities or acts that are worthy of or receive glory; noble; praiseworthy; excellent; splendid; illustrious; inspiring admiration; as, glorious deeds.

Glorious weather. A glorious vacation. A glorious ride. A glorious picnic. Perhaps the expression, "glorious weather," may sometimes be allowed, but usually some other word would better express what is meant.

These are only a few samples of words misused daily in common speech. Many a girl might make her presence in the office much more agreeable by abstaining from the use of such extravagant language. In these days, when so many business men have a college or university education, the office assistant who is careless in his spoken language is neglecting one of the great factors of success.

Let these few words be suggestive of others misused and help you to improve your everyday language.

LESSON LV.

It was decided, when your store was enlarged, to sell some of the old office furniture, if a purchaser could be found, and replace it with new and improved fixtures. H. L. Cheney has agreed to buy your old safe, two roll-top desks, one letter press, one filing cabinet, four chairs and one typewriter. He is to pay for the same, $175.00.

(Note. See form of bill of sale in a Commercial Law text.)

The Right Word.

129. *Quite* a little snow fell *during the-over night.*
130. *Quite a number-several people-persons* were present.
131. All his worldly possessions were tied up in a *pocket handkerchief-handkerchief.*
132. I do not *believe-think* you studied *a particle-any* last evening.
133. If I were *he-him* I would *except-accept* the *offer-proposition.*
134. Edith Wharton is an *authoress-author.*
135. I met him *while-whilst-when* I was walking down Main *st.-street.* He expressed his pleasure *to meet-at meeting* me.
136. I sold my horse *at-by* auction.

137. He pointed out to me the *location-situation* of his house.
138. I was *led-induced* to help him because of my sympathy *for-with* him in his trouble.
139. Two positions were offered to him and he *accepted-excepted* the *better one-best-best one.*
140. I have an *awful-terrible-bad-severe* cold.
141. It was *perfectly lovely-very nice* of you to say so.
142. The people looked at *each other-one another.*
143. I came at a quarter *of-to* eight.
144. I do not doubt *but-that* it is true.

Without the qualities of honesty and accuracy, no business man or woman can hope to succeed.

LESSON LVI.

Some time ago you ordered of The Stevens Company, Albany, N. Y., 100 Pineapples for a local customer of yours. The goods have not been received and your customer notified you yesterday that if they were not delivered that day he could not accept them.

Write to The Stevens Company, countermanding your order.

Prepare an advertisement calling attention to the fact that on the first of next month your entire stock will be placed on sale preparatory to closing out business. Make it effective. Allow for half-page space in paper.

General Suggestions.

Always be particular to spell your correspondent's name correctly. To be sure, many men sign their names in such a way that a person not familiar with the names has difficulty in deciphering them, but oftentimes a man is very particular or even sensitive about the way his name is written. He is liable to regard it as evidence of carelessness on the part of the writer if it is misspelled.

It is an excellent plan for one who has many letters to write about the same matter from time to time, to have a model letter. That is, to write out the very best letter he is capable of regarding

this matter and then to pattern each letter after this one, making such changes as the circumstances in each particular case require. From time to time improvements in this letter will suggest themselves, until the letter becomes a model fixed in the writer's memory, and his letters on that subject are concise, pleasing, clear and effective. Letters ordering goods, enclosing payment, inquiring about terms and prices, requesting payment, etc., may be written in this way.

Letters to strangers, making inquiries or asking favors which benefit the writer alone, should always enclose a stamp for reply.

Only the briefest communications should be sent on postal cards. It is usually much better to write a letter.

Where a contract is being entered into and the preliminary arrangements are being made through letters, care should be taken to so construct the letters that they will not be construed as forming a binding agreement, unless that is what is intended. Letters intended to ask about the price, quality, etc., of certain goods have been construed as orders, and the goods have been sent.

We often hear it said that we should write letters as we would talk. This is dangerous, as very few of us talk accurately; and, besides, we use more words in talking than we would in writing. In talking, we can repeat a statement in other words, if we do not make ourselves understood the first time, but in writing we must choose our words with care so that there can be no possibility of a misunderstanding.

We should be just as original in writing as in speaking; in fact, the chief charm of many friendly letters and the effectiveness of many business letters is due to the original and characteristic way in which they are written.

Do not attempt to use long and unfamiliar words. Use the short, common words that you use in speaking. It is generally true that the more cultured and educated a writer becomes, the more simple is the language he uses.

Never use foreign words or phrases except so far as is necessary in writing about goods of foreign manufacture.

"FOLLOW-UP" LETTERS

LESSON LVII.

You have already had considerable practice in the writing of circular letters and your attention has been called to the fact that such letters should not be too long. A short circular letter oftentimes results in an inquiry, when a long letter would not be read through. When the inquiry is received and you *know* the writer is interested, then send him longer letters and circulars and catalogs if you wish.

If the first letter does not result in a sale or an inquiry, a second letter, sent a few days later and mentioning additional facts, may secure the desired result. Even three or four letters may be sent. A certain manufacturing concern sends out, in answer to an inquiry, eight imitation typewritten or "form" letters, in the endeavor to sell a five-dollar article. All letters except the first are sometimes called "follow-up" letters.

The following is a set of form letters sent out by a company which makes loose-leaf books for all purposes and illustrates a very good way to follow up an inquiry. Each letter contains some new explanation or proposition and so tends to increase the prospective customer's interest in their goods.

(1)

(Dated January 25, 1905.)

Mr. Frank C. Irwin,
Boston, Mass.

Dear Sir:

As per your request, we are forwarding you a copy of our booklet, "Blank's Modern Methods," and would suggest that you refer to the Table of Contents, on page 2, and also to the descriptive matter on pages 3 to 11, inclusive.

We enclose herewith a circular of our new special One Dollar introductory offer; one of these books will do more to convince you of the value of our methods than anything we could write; if it does not, we shall be very glad to return your dollar to you. We furnish extra bond sheets, your choice of any of the printed forms shown in Blank's Modern Methods, to fit this binder at $2.50 per thousand, or 25 cents per hundred, assorted as you desire.

If you would prefer an Outfit equipped with 400 Printed Stock Forms, we can furnish it to you as per circular of our Special $2.00 Outfit enclosed here-

with. This Outfit has twice as many sheets and two more sets of Index Sheets than the $1.00 Outfit, the binder being three inches thick instead of one and a half inches.

If you desire special forms, to meet your individual requirements, we can furnish them printed to order, from your copy, on Linen Bond stock, size 8x5, in one color, on one side, at $3.50 per thousand.

If, after looking over our printed matter, there is anything which is not clear to you, we shall be very glad to write you more fully on the subject.

Anticipating a favorable reply, and assuring you of our prompt and careful attention to all orders, we are,

Very truly yours,
THE HENRY T. BLANK COMPANY

(2)

(Dated February 6, 1905.)

Mr. Frank C. Irwin,
Boston, Mass.

Dear Sir:

Not having had the pleasure of hearing from you since sending our catalogs, we are wondering if they reached you; if not, we shall be glad to send duplicates.

We are confident that a careful comparison of our methods with other systems will convince you that there are no records which can be kept well with Card Indexes or Bound Books which can not be kept better and found quicker in our Loose-Leaf Binders.

If you will advise us for what purpose you are willing to give our goods a trial, we shall be glad to ship you one of our Special Outfits or any of our other stock goods, with the distinct understanding that if they do not come up to your expectations and satisfy you thoroughly in every respect, they may be returned to us and the amount paid will be promptly refunded.

We trust that under these liberal conditions we shall be favored with a trial order, as we know that you will feel as well pleased upon receipt of the goods as we shall upon receipt of your order.

Anticipating a favorable reply and assuring you of our prompt and careful attention to all orders, we are,

Very truly yours,
THE HENRY T. BLANK COMPANY

(3)

(Dated February 23, 1905.)

Mr. Frank C. Irwin,
Boston, Mass.

Dear Sir:

While we do not wish to appear unduly urgent in bringing our wares to your

attention, we can not but feel that your inquiry for our printed matter must have been prompted by a reasonable interest in our line, and in view of the fact that we have not been favored with any orders from you, we are forced to believe that we have failed to furnish the information you desired.

Although we have endeavored to make our catalogs as comprehensive as possible, we appreciate their shortcomings and realize that there may be a number of things about which you would like more information, and if you will please advise us as to your requirements we shall be very glad to go into the fullest possible details concerning the application of our methods to your business.

We have spent sixty-two years inventing and perfecting Office Devices, and we know positively that there are no records which can be kept well with the card system or in any other manner which cannot be kept better and cheaper in our Loose-Leaf Books.

We are perfectly willing to assume all the responsibility of shipping stock goods on approval, and we trust, under these liberal terms, to hear favorably from you.

In the meantime we beg to remain,

Very truly yours,
THE HENRY T. BLANK COMPANY

(4)

(Dated March 1, 1905.)

Mr. Frank C. Irwin,
Boston, Mass.

Dear Sir:

If our descriptive matter has not convinced you that our Loose-Leaf Methods are superior to all other systems, for keeping records of every kind, the fault is with our printed matter and not with our Methods.

If you will order one of our Special Introductory Outfits, it will convince you more thoroughly of the superiority of our Methods than anything we could write; if it doesn't, send it back and we will do the same with your money.

We are enclosing herewith our booklet "Evidence," which shows pretty conclusively that customers are well pleased with our goods.

There are probably many things in connection with your business that you would like to know more about—things that it would pay you well to know ALL about, and you can easily know them, without wasting time or money, if you will let us show you how.

We have spent over sixty years inventing and improving office methods, and it won't cost you anything to try them; we are anxious to prove to you that they are the best, and we can easily do this if you will tell us for what purpose you are willing to use them.

Very truly yours,
THE HENRY T. BLANK COMPANY

(5)

(Dated March 6, 1005.)

Mr. Frank C. Irwin,
Boston, Mass.

Dear Sir:

If there is any truth in the good old adage, that STICKING EVERLASTINGLY AT IT BRINGS SUCCESS, we intend to secure at least a portion of your valuable patronage.

We are not only manufacturers of the best "follow-up" system on earth, but we are firm believers in the good results to be obtained from using it.

We have found that it pays to answer all communications promptly and to continue to answer them until requested to desist, or an order is secured.

Business men are justified in assuming that letters of inquiry and requests for catalogs are prompted by a reasonable interest in their wares, and if no sale is made, the reason can be attributed to some failure in the way the inquiry is handled.

We have been successful in satisfying the wants of a very large number of those who have written us, but we have not succeeded in obtaining a favorable reply from you and we are naturally anxious to ascertain the reason.

We enclose circular of Special Introductory Outfit which we send prepaid, on approval, for one dollar; isn't it reasonable to suppose that what has proved valuable to thousands of other business men will prove so to you? If you don't like the outfit it won't cost you a cent, while if you use it, it will save you more money than you paid for it.

Trusting to be permitted to send you something besides letters, we remain,

Very truly yours,

THE HENRY T. BLANK COMPANY.

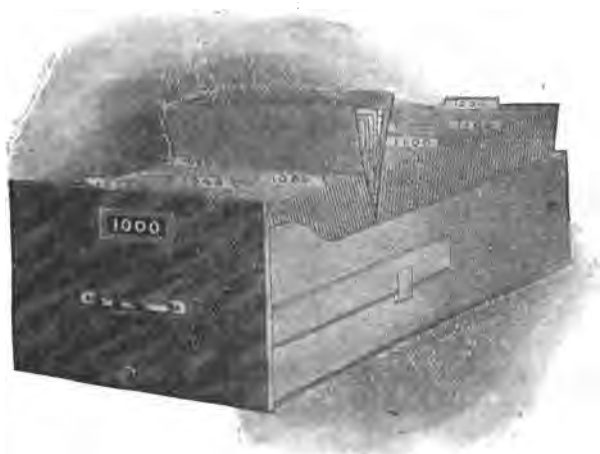
EXERCISE.

You may write a series of three letters to be sent to your customers in the wholesale trade and to other retail dealers, advertising some two lines of goods in which you are dealing. Assume that these are not sent in answer to inquiries, but simply to create a demand for these goods. If you wish, you may take the tea and coffee and oranges which you have been advertising and writing about; or two kinds of canned goods; or prunes and dates; or olives and pickles. Be sure you know enough about the goods before writing to enable you to write three strong letters.

FILING CORRESPONDENCE

LESSON LVIII.

All letters received should be preserved and filed in such a way that reference may be made to them easily and quickly at any future date. This may be accomplished by filing them alphabetically according to the names of the correspondents and also according to their dates. Copies should be made and filed of all out-going letters. If a carbon copy is made and the letter is in answer to one received, a good method is to attach the copy to the letter it answers and file them together.



Sometimes, in addition to filing the letters, a card system is used, and on a card is placed the correspondent's name and, in the fewest possible words, the substance of his letter and of the answer to it.

There are numerous forms of filing devices, from the single letter box to huge cabinets; some for filing vertically and some for

filing horizontally. So, too, the manner of indexing varies somewhat. Suppose, in a cabinet, where the letters are filed vertically, we take the drawer marked *D-i.* This means that the drawer contains letters to or from persons whose names begin with *D* and having for the first vowel in the name, *a, e* or *i.* At the front of the

drawer we find two heavy paper leaves opening at the top like a book and on one of them a tag labeled *A. B. Day & Co.* Between these leaves we find the letters from this company and copies of letters to them, arranged according to dates. In the horizontal file letters are arranged in much the same way, except that they are laid flat instead of on edge.

One of the first things a person should do on entering an office

as an employe, is to acquaint himself with the method of filing correspondence and other documents.

(To the Teacher. Have the class visit some large office and inspect the filing methods in use there if it is convenient. Arrange

for this beforehand, as there is occasionally a man who objects to giving object-lessons. Most business men, however, will gladly assist you in making the work as practical as possible.)

Carbon Copies.

The quickest and easiest way to make copies of out-going letters and other documents, if typewritten, is to make carbon copies. To make such a copy, place on the desk the page to be written on for the original letter; lay a sheet of carbon, face up, upon this and place another sheet of paper over the carbon. Place in the machine and write as usual. By adding more sheets of, first, the carbon paper and then the plain paper, as many as five or six fairly plain copies may be made if desired.

The Copying Press.

To make a copy of a pen-written letter, use copying ink. The letter book is a book having thin tissue leaves. Take a blotter the size of one of these leaves and dampen it uniformly. Then open the book to where the copy is to be made and place on the left page a heavy oiled sheet to keep the wet blotter from dampening the last copy.

On this place the blotter and turn the next tissue page down over it. Now place the letter face down on this page and over it another oiled sheet. Close the book and place it under pressure in the press.

Roller copiers, in which dampened paper and the original copy are passed between rubber rolls, are an improvement over the book copier. There is quite a saving in time, and the copies so made may be filed. It copies almost instantly. Remove the book, open it and remove the original letter, peeling it from the damp page of the book carefully, so as not to blot it. Allow it a few seconds to dry and it is ready to mail. Invoices are often copied in this way.

By using a copying ribbon on the typewriter, a typewritten paper may be copied in the same way, but the paper must remain under pressure for a longer time—from one to two minutes. As the original copy is always more or less blurred after being copied, it is usually preferable, in typewriting, to make the carbon copy.

The Mimeograph.

This is a machine for duplicating typewritten work where many copies are wanted. Place on the desk a sheet of thin tissue paper; on this lay the stencil sheet of waxed paper; on this place a sheet of thin silk; over this lay a sheet of heavy oiled paper. Remove the ribbon from the typewriter, see that the type are clean, and insert the papers. The tissue sheet prevents the wax of the stencil sheet from clogging the type; the stencil sheet has the form of the

letters cut out by the bare type; the silk back of it takes up the wax cut out of the stencil sheet by the type, and the heavy oiled sheet protects the platen, or rubber roll, of the typewriter. The keys must be struck with more than ordinary force to get a good stencil.

After the copy is made on the stencil, remove it from the machine and place it face down in the mimeograph frame and clamp it down. Put some ink on the slate and, after it has been spread out evenly by the inking roller, lay a sheet of paper under the frame, run the roller over the diaphragm, and the ink, going through the perforations in the stencil, will print on the paper underneath. With a good stencil, several hundred copies may be made in this way.

The Neostyle.

This machine is operated very much like the mimeograph, except that it is designed for reproducing pen work. It has a zinc plate on which the stencil sheet is placed. With a pen having at its point a tiny wheel, like a miniature cog-wheel, the copy is written on the stencil; the cogs on the wheel make tiny punctures in the stencil sheet through which the ink passes when the roller is run over it.

Rotary Mimeograph.

There are other duplicating machines, among which may be mentioned the rotary mimeograph, with which copies may be made more rapidly than on the one described; and the hectograph, in which a gelatine surface moistened with glycerine is written on. Paper placed upon this will take an impression.

GENERAL COMPOSITION

LESSON LIX.

The business man or woman is often called upon to write something besides letters, advertisements and contracts.

There are several magazines and journals devoted to explaining office methods and systems or designed to aid the bookkeeper, the stenographer, the clerk, the salesman, etc. Contributions to these papers come almost wholly from business men and women. They afford a medium for the exchange of ideas. They explain labor-saving devices, contain articles from people in active business telling what they expect from their employes, how they handle certain accounts in different lines of business, etc.

When writing an article of such a nature it is well to outline first the different points you wish to make; then place them in the order in which you wish to write about them, and determine approximately the space you can give to each.

Avoid the use of long sentences, and also avoid, as much as possible, the use of the personal pronoun.

Never write for the sake of filling space. Unless a person knows a great deal more about his subject than he can possibly tell in the space given him, he does not know enough about it to write at all. In the following exercises, if your information and experience do not enable you to meet the requirements of the work, then learn more about the things you are asked to write about before you undertake the work. If necessary, go into some office and ask about the work. If they know why you want information, you will find in almost every case that they will treat you courteously and answer your inquiries. However, with the bookkeeping, shorthand and typewriting work you have had in school up to this point in your course, you will probably have no difficulty in the following exercises.

Be definite and exact in your statements and descriptions. Avoid using the same expression over and over; vary the wording, sometimes, to express even the same idea.

Give especial attention to punctuation, paragraphing, penmanship and neatness.

(Note. The teacher should assign one of the following to the class, or part may take one and part the other exercise.)

Exercise 1.

Write an article of 350 to 600 words giving your views on the tendencies of modern bookkeeping and mentioning any changes in methods that have come to your notice. As a part of this article, state with exactness how you would change a set of books from single to double entry.

Exercise 2.

State in an article of 350 to 600 words the chief qualifications of a bookkeeper for a commercial or manufacturing business. As a part of this article, give a detailed description of all the books you would recommend for a large commission house selling both its own goods and goods received on consignment.

Exercise 3.

State in an article of 350 to 600 words the necessary qualifications of a bookkeeper in a business house. As a part of this article, show the use of a sales ledger and its relations to other books, and also show what use you would make, in this connection, of a cash-book having four money columns on each page, in an establishment that both allows and receives trade discount.

Exercise 4.

State in an article of 350 to 600 words the necessary general and special qualifications of a bookkeeper in a business house. As a part of this article, describe explicitly the set of books you would recommend for a jobbing firm buying from a few large dealers, but selling to a great number of customers, giving time paper which the firm gets discounted at the bank. Be very careful in describing the cash-book.

Exercise 5.

Write an article of 350 to 600 words on the qualifications, general and special, necessary for an amanuensis in a business office, including the work that may properly be required and a description of the needful apparatus and appliances and the manner of their use.

Exercise 6.

Write an article of 350 to 600 words on what is expected of the modern amanuensis, including a description of the work, besides shorthand and typewriting, that may properly be required of an amanuensis in a business office.

LESSON LX.

MISCELLANEOUS EXERCISES.

1.

WANTED—First-class stenographer who understands bookkeeping. Address W., Times-Union.

2.

WANTED—Bright, energetic man of education and business ability for position where application means advancement. Address 428, Times-Union.

3.

WANTED—A stenographer who can write what I mean, not what I say. Address X, Herald.

4.

WANTED—Young man for office work. Must be good penman and quick and accurate in figures. Apply in own handwriting to H. R., Journal office.

5.

WANTED—Young lady to work on books and do general office work. Must be neat in appearance and write plain, business hand. Wages $6 to start. Address Box 19, World office.

6.

BOY WANTED—Bright, active boy, age 15 to 17 years, to work in office. Good chance for advancement. Wages, $5.50 first two months. Apply in own handwriting, giving references, to M63, Tribune office.

7.

STENOGRAPHER—Young lady stenographer wanted at once in one of the busiest offices in the city. None but first class need apply. Address 99, Star office.

8.

Mr. W. H. Dunn of Seattle, Wash., has been owing you a bill which is long past due. Write him in reference to the matter.

9.

You have received no reply to your letter to Mr. Dunn. Write him more urgently.

10.

You have decided that Mr. Dunn does not intend to pay the bill unless compelled to do so. Write to your attorneys in Seattle, Griffin & Griffin, giving them the facts and a statement of his account with instructions to bring legal proceedings, if necessary, to collect it.

LESSON LXI.

11.

Mary Smith has been a servant in your father's family for four years and has been faithful and conscientious in performing her duties. Write a general letter of recommendation for her.

12.

Write to one of the Senators from your State, asking for a copy of his latest speech delivered in the Senate.

13.

Some time ago you drew a sight draft on Lawrence Beekman, Erie, Pa., and deposited it in your bank. The bank has returned it to you protested and you have paid the fees, $1.50. Write to Mr. Beekman expressing surprise that he should have dishonored the paper and asking him to remit at once the amount of the draft, $80.00, and protest fees.

14.

Assuming that you are a lawyer and have collected for a client a bill amounting to $374.00, deduct your commission of 5% and write him enclosing your check for the balance. Express the hope that he will favor you with other claims in the future as he may have them.

15.

Assuming that you are a general agent for some farm machine company, write to a special agent in your territory who is not sending in the orders you think he should be able to secure. Inquire how he is working his territory and offer suggestions.

16.

The firm of Bain Bros., Indianapolis, Ind., have written that some of the goods sent them in the last invoice were damaged through being improperly packed and that the damage amounted to $13.25. Write them enclosing credit memorandum for that amount.

17.

Write an advertisement for a man to take charge of delivery wagon.

18.

You have employed Henry C. Watkins to work for you as bookkeeper for one year beginning May 1 next. Write the contract between yourself and Mr. Watkins.

19.

Write an advertisement for some make of typewriter.

20.

The partnership between yourself and Mr. Merrill is this day dissolved. Write a notice to be sent to the newspapers announcing that fact. Write also the circular letter that would have to be sent to the regular customers of the firm. Assume that you have bought out Mr. Merrill's interest and that all debts are to be paid to or by you

PUNCTUATION

LESSON LXII.

The Comma.

The comma (,) marks the slightest division made in written or printed language to indicate its meaning, and corresponds to the slightest pause which is made in speaking for the same purpose.

There is no mark of punctuation more misused than the comma. If a necessary comma be omitted, an otherwise clear statement becomes ambiguous and misleading. On the other hand, many persons have an idea that a liberal use of punctuation marks indicates that the writer is a refined and educated person and so they ignorantly use commas many times when they are unnecessary.

In the use of other marks of punctuation, we may generally be governed by rules which have few exceptions. There are well-established rules for the use of the comma in certain cases, but in many others we must exercise judgment in determining whether a comma will add to the force or directness of an expression or detract from it. We often hear it said by persons who try to excuse their ignorance of punctuation, that "no two persons punctuate alike." Do any two persons think alike? Do any two persons get just the same ideas out of an article which they both read? The purpose of punctuation is to make clear, and sometimes emphatic, the ideas of the writer.

There are various works on "punctuation without rules," but in examining them we can not avoid forming for ourselves several rules. It is well, therefore, to learn the general rules for punctuating and then take up that part of the work where the individual taste and judgment may be exercised to some extent.

RULE 1. Words, phrases or clauses of a parenthetical or in-

termediate nature, introductory words and the nominative absolute with its modifiers, should usually be separated from the rest of the sentence by commas.

Note. Parenthetical words, phrases or clauses are those which are not really essential to complete the meaning of the sentence. They include explanatory expressions and words used to emphasize the statement. Examples:—I am sure, however, that it will be to your advantage to go. You, too, shall go. It was, as you see, an excellent bargain.

Note. Intermediate words, phrases or clauses are those which, though similar to parenthetical expressions, have some bearing on the thought expressed in the sentence and are placed between some of the essential elements of the sentence. Examples:—Every one who reads or writes English, or any other language, has some knowledge of punctuation. Any one who has formed the habit of accurate reading, even if his reading has been somewhat limited, should be able to punctuate fairly well.

Note. Introductory expressions are independent terms at the beginning of sentences. Examples:—Yes, sir, the work is done. In fact, it was completed yesterday. By the way, what shall I do today?

Note. The nominative absolute is a noun or pronoun, with a participle, whose case depends upon no other word. With this may be mentioned the nominative independent, a noun or pronoun used simply in address. Examples:—The rain having ceased, we started on our journey. The bill having been paid, a receipt was given. Young man, this is the road to success. Plato, thou reasonest well.

Punctuate the following. (Note. All marks of punctuation except commas are inserted.)

1. "Boy don't you want to go to school?"
2. "Good morning little man" said the Major pleasantly.
3. We shall of course expect you to allow us the usual discount.
4. This man as I said before was loved by the poor.
5. No sir I have not.
6. "Take good care of that horse boy."
7. Well here we are.

8. On Saturday then they will have the tournament.
9. Having finished his work the man went home.
10. You are late my friend.
11. It is therefore important that you should come.
12. The sun like a dull red ball was visible through the smoke.
13. They are in fact the best goods obtainable.
14. This surely is a safe investment.
15. It is nevertheless true.
16. Mr. Howard a former member of the company was present.

LESSON LXIII.

RULE 2. Transposed or inverted words, phrases or clauses, and those not closely connected with the words they modify, should usually be separated from the rest of the sentence by commas.

Note. Transposed or inverted expressions are those placed out of their natural order. This is usually done to emphasize the expression, and it is usually placed at the beginning of the sentence. Sentences beginning with "if" and "when" contain transposed clauses. Examples:—If I were in your place, I would accept the offer. When he comes, tell him I wish to see him. To send his boy to college, he mortgaged his farm. In order to accomplish anything, you must work.

RULE 3. A comma should be placed between the terms of a series of words or phrases if the conjunction be omitted.

Examples:—Men, women and children thronged the streets. The dignity of man consists in thought, intelligence. Of wars, of robberies and of quarrels, we have had enough.

RULE 4. Ellipsis should be indicated by a comma.

Note. Ellipsis is the omission of a word or words necessary to complete the sentence. The most common ellipsis is that of the verb. Examples:—Reading maketh a full man; conference, a ready man; writing, an exact man. A wise man seeks to shine himself; a fool, to outshine others.

Punctuate the following:

17. Chicory parched grain pease and burnt parsnip are sometimes added as adulterants to ground coffee.
18. The chief tea-producing countries are India Ceylon China Japan Formosa and Java.
19. After picking the leaves are partly crushed and allowed to wilt until they begin to turn brown in color.
20. Before the opening of the Suez Canal in 1869 most of the tea crop for the English market was despatched by way of the Cape of Good Hope.
21. It is evident therefore that for the tea product alone the Siberian railway will soon become an important factor in the commerce of Europe.
22. The cacao tree originally a native of Mexico is now cultivated throughout tropical America.
23. In order to avoid the very heavy duty on cigars which is not far from six dollars a pound a great deal of Havana tobacco is exported to points along the Florida coast.
24. In Turkey Persia Arabia and Egypt the production of opium is an important industry.
25. A considerable part of the gold product is used in gilding picture-frames book titles sign-letters porcelain and ornamental brass work.
26. Glucose or grape-sugar is the natural sugar of the grape and most small fruits.
27. This forest contains the various species of pine cedar and other conifers the oaks maples elms birches etc.
28. As a rule the distribution of forestry is affected by the winds and moving water.
29. Corn contains more fatty substance or natural oil than wheat.
30. Nature is contented with little; grace with less.
31. A tree is known by its fruits; a man by his acts.
32. Some went yesterday; the rest today.
33. Milton was born in 1608; Dryden in 1631; Pope in 1688.

LESSON LXIV.

RULE 5. Short quotations, making complete sense, should be separated from the rest of the sentence by commas. Words inserted between the parts of a quotation should be separated from both parts by commas.

Examples: Plutarch very truly said, "No man can be both accuser and judge." "Open the mills to American labor," said McKinley, "not the mints to foreign silver."

RULE 6. The comma is used between repeated or similar words or phrases and following the last of the series.

Examples: Down, down, down, he fell. Industry, industry, industry, is the price of success.

RULE 7. Contrasted expressions should be separated by commas.

Examples: It is I, not he. It is simply my desire, not my command, that this shall be done.

RULE 8. The comma may be used to divide numbers into groups of three figures each.

Examples: 74,760,944. 23,571.

RULE 9. The adjective clause, when it is not restrictive, should be separated from the rest of the sentence by commas.

Example: I took the watch which was broken. (Restrictive.)
I took the watch, which was broken. (Not restrictive.)

Note. In the first sentence, the clause "which was broken" restricts the watch to the one which was broken; the one I knew at the time was broken. Perhaps there were a dozen watches lying on the counter or table before me and I picked out the one which I saw was broken.

In the second sentence, the clause "which was broken" does not restrict the watch to any particular one. Out of the dozen watches before me, I picked up one at random, and it proved to be a broken one. The comma is used to indicate that this is what is meant.

Punctuate the following:

34. On on to victory.
35. He heard a voice from the distance hallooing "Rip Van Winkle Rip Van Winkle."
36. The Rocky Mountains rise 12500 feet above the level of the ocean; the Andes 21440 feet.
37. Emerging from the forest he followed the road which led him to a small village.
38. "Well" he said "what are you going to do about it?"
39. In a telegram such words as immediately at once etc. are unnecessary.
40. "Come with me" he said "and I will introduce you to him."
41. The goods which were very unsatisfactory were returned.
42. Coal iron steel oil have increased in value.

43. It is right not wrong.
44. It is not only good it is the very best.

LESSON LXV.

Coal, iron, and copper are mined.
Coal, iron and copper are mined.

Many of the best writers do not agree upon the use of the comma with a conjunction in such a case as that illustrated by the above sentence. Some claim that the first sentence is correct and that in the second, "iron and copper" have only the effect of "coal"; in other words, that it conveys the idea that "iron and copper" taken together are about equal in importance to "coal". The tendency, however, among the best writers and correspondents of today is to use the second form.

Review. There are some cases where the comma is needed which do not come under the rules given; these are the cases where we must punctuate without rules. If a sentence seems at all ambiguous and the use of a comma will make it plainer, use it. You may sometimes use a comma to add emphasis to a statement. In fact, if a comma *really* adds anything to the force or effect of a sentence, it may be used. The tendency, however, is to make too free use of it, so that it comes to have no effect whatever in the writing of many persons. Use judgment and common sense in punctuating. If you understand fairly well the use of the comma, and a case arises where you are in doubt as to whether or not one should be used, the better way is to omit it, for probably it is not needed. Too many marks of punctuation are quite as bad as too few.

Examples:—He who teaches, often learns himself. As Cæsar was going to the senate, he saluted the seer, saying, "Well, the Ides of March are come." But the seer mildly replied, "Yes, they are come, but they are not yet over."

Punctuate the following sentences. All marks of punctuation except the comma have been inserted.

45. In response to your favor of the 12th inst. we would say that as you are a stranger to us and have not given any references we must ask you to remit the money in advance.

46. With best wishes for your success in this undertaking I beg leave to remain yours very truly.
47. Immediately upon receipt of the bill of lading we took up the matter with the agent at this point who in turn referred it to the general agent.
48. It is perhaps due to you to say that we are constantly in receipt of applications all of which are placed on file in order of receipt so I really can not offer you much encouragement at present.
49. I regret to be obliged to inform you that George Black's note falling due yesterday for the sum of $1500 has been protested for non-payment.
50. Accept our thanks for your order which will be promptly filled.
51. You may ship the goods direct to Dayton Ohio if you have not already shipped to Cincinnati and charge us with the cost of the additional transfer.
52. Energy energy is the great lever.
53. A new Baltimore more spacious substantial and splendid than the old is expected to rise on the charred and smoking area left by the greatest fire of this generation.
54. The ruins were not cold before architects were being sought out to plan new structures the city building department was being besieged with applications for building permits and the much-abused "Steel common" was seen actually to rise in price in the midst of a sagging stock market in anticipation of the heavy demands from Baltimore for structural steel.
55. Hundreds of men including officials of the city who watched the fire devour block after block of their city noted the fact that instead of impeding the progress of the flames the skyscrapers which stood in a line directly across the path of the fire only seemed to spread the blaze over a wider area.
56. Two seamen were killed five were drowned and eight were wounded.

LESSON LXVI.

The Semi-Colon.

The semi-colon (;) marks a slightly greater division in the sentence than that indicated by the comma. It is seldom used except in long sentences. Its chief use is that mentioned in rule 1; namely, to separate clauses which are themselves subdivided by commas.

RULE 1. A semi-colon should be used between the clauses of a compound sentence when the conjunction is omitted, and

when commas are used in either clause to indicate ellipsis or to enclose parenthetical expressions.

Examples: At the close of 1850 there were nearly four hundred railway companies in England; in the United States about a dozen companies were required to make the connection of New York and Buffalo. A few paid dividends; a large majority barely met their operating expenses, defaulting the interest on their bonds; a great many were hopelessly bankrupt. The ton-rate for freight in Great Britain is about $2.30 per hundred miles; in Germany, $1.75; in Russia, $1.30; in the United States, $0.70. The difference is due as much to length of distance hauled as to economical management.

RULE 2. A semi-colon should precede such words as, namely, as, that is, to-wit, thus, etc., introducing an illustration or enumeration.

Example: Most of the world's iron supply is mined in three countries; namely, the United States, Germany and Great Britain.

Note. When the illustration is used in such a way as to be parenthetical, a comma is used. Example:—These men, namely, Burke and Fox, opposed the policy of George the Third.

RULE 3. A semi-colon should be used after expressions in a series dependent upon an introductory or final clause.

Examples: The patriotism of every true American is aroused by the stories of Washington at Valley Forge; of Grant at Fort Donelson; of Farragut at Mobile; of Dewey in Manila Bay. From Washington to New York; from New York to Buffalo; from Buffalo to Cleveland; from Cleveland to Pittsburg; from Pittsburg back to Washington; this was the trip taken by the president's party. We quote the following prices: No. 1 corn, 62 cents; No. 2 corn, 57½ cents; No. 1 white oats, 48 cents; No. 2 oats, 43 cents.

Punctuate the following sentences. All marks of punctuation except commas and semi-colons are inserted.

1. The Egypt of the maps is a region of indefinite extent so far as its western and southern boundaries are concerned the Egypt of history is the flood-plain of the Nile.
2. Three kinds of sugar are found in commerce namely cane-sugar grape-sugar and milk-sugar.

3. Next to meat corn was the chief food-stuff of the native American next to wheat it is the chief food-stuff in the American continent to-day.
4. There are no railways in Morocco caravan routes from the Sahara cross the country.
5. In a contract the acceptance must correspond in every respect with the offer it must neither go beyond nor fall short of the terms proposed and it must be unqualified.
6. The subject-matter of a contract may be anything lawful it can not be anything unlawful.
7. Above this limit called the "Fall Line" the streams are swift and shallow below it they are deep and sluggish.
8. The level margins of the Great Lakes are roadbeds for many miles of railway tracks in many instances the railways are built on the top of terraces that once were the shores of the lakes.
9. To be valuable for lumber of the best quality a forest tree must be "clear" that is it must be free from knots at least fifteen feet above the ground.
10. In a bailment for hire both parties are benefited and with the exception of the innkeeper and common carrier the rule of liability is ordinary care such care and diligence as a man of ordinary prudence would take of his own property under similar conditions.
11. American coffees are almost wholly sorted by machinery. This process however merely collects beans of the same size it still leaves the good and the bad beans together though it is said that among the largest beans there are fewer poor ones.
12. In the crossing of divides from one river valley to another the mountain-sections of the railways for the greater part follow the trails of the bison. This is especially marked in the Pennsylvania the Baltimore and Ohio and the Chesapeake and Ohio railways in some instances the tunnels through ranges have been constructed directly under the trails. The reason is obvious the instinct of the bison led him along routes having the minimum of grade.
13. Cargoes of silks and teas from China and Japan might be sent all the way to London by water but experience has shown a more profitable way. The consignments are sent by swift steamships to Seattle thence by fast express trains to New York there they are transferred to swift liners that take them across the Atlantic to European ports.

LESSON LXVII.

The Colon.

The colon (:) indicates, usually, that there is but a slight connection between the expressions with which it is used. It has, perhaps, the least value of any mark of punctuation.

RULE 1. The colon should be used after a formal introduction to a speech or long quotation when introduced by this, that, these, those, or similar words.

Example: In the opening chapter we find these words: "Commerce and modern civilization go hand in hand and the history of one is the history of the other."

RULE 2. A colon should be used after the word "Example," when capitalized, and before an enumeration of articles or any expression preceded by the words "as follows," "the following," or words used with the same effect.

Example: Please ship the following: 4 brls. Granulated Sugar, etc.

RULE 3. A colon should be used between figures designating hours and minutes, and after the salutation in a letter.

Examples: 2:35 P. M. Gentlemen: Dear Friend: In railway time tables, a period is usually placed between the figures denoting hours and minutes.

Punctuate the following:

1. In his last moments he uttered these words "Don't give up the ship."
2. Trains arrive at 840 A. M. 210 P. M. and 1015 P. M.
3. The following goods were ordered 10 lbs. Sugar 5 lbs. Lard 5 lbs. Table Salt.
4. I can not do that for two reasons first I have not the capital necessary to carry on the business second I am not well enough acquainted with its details.
5. The following circumstances will excuse performance of a contract the death of the person whose services were essential to the performance of the contract the destruction of some thing whose existence was necessary to the performance in case of an implied contract an act of God or of public enemies which renders performance impossible.

The Period.

RULE 1. Place a period (.) at the end of all sentences not exclamatory or interrogatory, and after all initials and abbreviations.

Example: Prof. Charles S. Paige was at that time principal of the Bristol, Vt., High School.

RULE 2. Place a period after the titles of articles, books, headings of chapters and after Roman numerals and Arabic figures when used to number sentences, paragraphs, lessons, etc.

Examples: Webster's International Dictionary. Lesson XIX.

17. Find the cost of 31 eggs at 25 cents per dozen.

The Interrogation.

RULE 1. The interrogation (?) is used after every direct question.

Examples: "What have you to say for yourself?" he demanded. What is the price per yard? The sentence, "I asked him the price per yard" is an indirect question and would not be followed by the interrogation.

Note. A sentence may contain several questions, each requiring a different answer. In such cases each question should be followed by the interrogation. Example: Where did you go? and when? and with whom? In this sentence the interrogations have the same effect that commas would have in a declarative sentence and so the questions would not begin with capitals.

RULE 2. The interrogation may be used to express doubt as to the truth of a statement, and when so used should be enclosed in parentheses.

Examples: Brutus was the friend (?) of Cæsar. Columbus was born in 1436(?).

The Exclamation.

RULE. The exclamation (!) is used after words, phrases or sentences expressing surprise or strong emotion.

Examples: War! the world's had war enough! Let us have peace! Oh! is that so. Dead! he is no more dead than I am.

Punctuate the following:

1. I think that some action should be taken in this matter don't you
2. I was asked "Will you stay to dinner"
3. O Freedom thou art not as poets dream a fair young girl
4. Speaking of party zeal Pope makes this judicious remark "There never was any party faction sect or cabal whatsoever in which the most ignorant were not the most violent for the bee is not busier than a blockhead."
5. But hail ye mighty masters of the lay nature's true sons the friends of men and truth
6. Was that wonderful instrument the hand made to be idle
7. Or whispering with white lips The foe They come they come
8. Our country In her intercourse with foreign nations may she always be in the right but our country right or wrong.
9. A horse a horse my kingdom for a horse
10. What is your age your occupation and how long have you lived in this city
11. Some one has said that to give dignity to our government we must give a lofty title to our Chief Magistrate Does the dignity of a nation then consist in the distance between the first magistrate and the citizens
12. Leif a Norseman made a voyage to the coast of Labrador in the year 1001 (Express doubt.)
13. The first one looked The dog throws all the weight on the bits he replied his countenance falling I see I see If the gods help not our friend he will be run away with by the Israelite No not yet Look Jove with us Jove with us The cry swelled by every Latin tongue shook the awning over the consul's head. (Part of the description of the chariot race from Ben-Hur.)

LESSON LXVIII.

The Dash.

The dash (—) is used in four ways. It usually indicates that there is a sudden break in the thought expressed.

RULE 1. When the parenthetical expression is not closely related to the sentence, dashes should be used in place of the commas, as the dash indicates a slightly greater separation than that indicated by the comma.

Example: The plains of Argentina now yield a notable quantity of corn—about one hundred million bushels—and the amount may be increased.

RULE 2. The dash is used to indicate a sudden break or change of thought or a long, significant pause in a sentence.

Examples: Since that time he has been engaged in—but that is another story. She was tall, angular and—forty. He makes a solitude and calls it—peace!

RULE 3. The dash is used to indicate the omission of figures or letters.

Examples: The meeting was held in Boston, July 16–21. 1892–95. Lessons 1–25 had been studied. J——n S——h. Matthew VI:1–8.

RULE 4. The name of an author should be separated from an extract from his writings by a dash.

Example: A thousand years scarce serve to form a state;
An hour may lay it in the dust.—*Byron.*

Punctuate the following:

1. That all-softening overpowering knell
The tocsin of the soul the dinner bell.
2. Study carefully Lessons 54 59.
3. The association will meet March 9 12.
4. Two general classes of tea are known in commerce the green and the black.
5. Gold Gold Gold Gold
Bright and yellow hard and cold. Hood.
6. The United States is the chief producer of corn and from an area of 80000000 acres about that of Ohio Indiana and Illinois combined more than two billion bushels or four-fifths of the world's crop are produced.
7. While stands the Coliseum Rome shall stand
When falls the Coliseum Rome shall fall
And when Rome falls the World.

The Parentheses.

The parentheses ( ) are used to enclose explanatory expressions. If the explanatory expression is closely connected with the rest of the sentence, it is separated from it by commas; if not closely

connected, use the dash; if the connection is so slight that the explanatory expression might easily be made a separate sentence, use the parentheses.

Examples: Twin screws, instead of a single propeller, are used on nearly all liners. The construction company, after spending the entire capital—about one hundred twenty million dollars—in accomplishing one-tenth of the work, became bankrupt.

Large was his bounty, and his soul sincere,
  Heaven did a recompense as largely send:
He gave to misery (all he had) a tear,
  He gained from Heaven ('t was all he wished) a friend.

No farther seek his merits to disclosé,
  Or draw his frailties from their dread abode,
(There they alike in trembling hope repose),
  The bosom of his Father and his God.—*Gray.*

Robert E. Lee (1807–70) was one of the greatest generals the Confederacy had.

Note. Another good rule is to enclose in parentheses any expression which would be spoken in an undertone.

Note. When an amount expressed in words is followed by the figures, the figures should be enclosed in parentheses.

Examples: We received your check for Five Hundred Sixty-four Dollars ($564.00) and have credited your account for that amount. He died at the advanced age of one hundred three (103) years.

Note. When the interrogation is used to express doubt as to the truth of a statement, it should be enclosed in parentheses.

Example: The city was founded in 1340(?).

The Brackets.

Brackets [ ] are used to enclose a sentence in another sentence. They are generally used to enclose some note, explanation or comment which stands by itself.

These are properly used by one who is editing the writings of another and wishes to add some note or explanation of his own.

Examples: "While woman may never be elected to Congress, she will continue to be the 'Speaker of the House.'" [Laughter.] Mr. Walker commenced by saying, "There are over a thousand such institutions [There are 1121.] in the country.

Punctuate the following sentences:

1. Though good sense is not in the number nor always it must be owned in the company of the sciences yet it is as the most sensible of poets has justly observed fairly worth the seven.
2. When men have discovered a passionate desire for fame in the ambitious man as no temper of mind is more apt to show itself they become sparing and reserved in their commendation.
3. They the Arabian horses are so tractable and familiar that they will run from the fields to the call of their masters.
4. Rentals include heat elevator both passenger and freight and janitor's service.
5. Our plan is to take one of your employes capable of earning $2.00 per day teach him to make as good black ink of any quality as any ink manufacturer produces hand you the recipes so that you will always know how these goods are made and thus make you master of the situation.
6. If you telephone us 1000 Broad our representative will call upon you.
7. To accomplish this desired condition a new company the Siegel-Cooper Co. Co-operative Stores New York and Chicago has been incorporated under the laws of the state of New Jersey.
8. Will you not send us an order for the insertion of the enclosed advertisement in the "American Boy" You can send it to us direct or through your agency if you employ one just as you desire.
9. I might also add that if you are not already an advertiser in the "Bookkeeper" it would afford me great pleasure but that is another story.
10. We submit to you on behalf of a client an offer to sell a controlling interest 260 shares out of 500 of the American Wheel Company of Cleveland Ohio at 102½.

LESSON LXIX.

Quotation Marks.

RULE 1. Quotation marks (" ") should enclose every direct quotation.

Example: He said, "I have an idea for a story."

RULE 2. A quotation within a quotation is enclosed within single marks, and a quotation within that by double marks again.

Example: "Said he, 'Can you tell me what "A bird's-eye view" means?'"

RULE 3. A word or expression intended to convey something different from its ordinary meaning, or used in a sarcastic manner, should be enclosed in quotation marks.

Examples: I received several "follow-up" letters from the firm. Where a "mailing" percentage is specified by the publisher, the "mailing price" is given in the column marked with an asterisk. Shall we put our "trust" in "trusts"? The "quiet life" weakens the resisting power of the mind and concentration degenerates into mere "mooning" and "having great thoughts," which are worthless because they have not been hammered out on the anvil of reality. There is a certain kind of spurious literature which is merely the recorded vibrations of flabby or diseased nerves—and the "quiet life" helps to produce a lot of it.

RULE 4. A word used in a somewhat different sense than that usually given to it, may be enclosed in quotation marks.

Examples: The process of inuring or "hardening" the body to exposure in cold weather was formerly much in vogue. Plain woven-wire cloth-covered cylinders produce "wove" paper, and when the roll is covered or overlaid with parallel wires, it produces what is known as "laid" paper.

RULE 5. Quotation marks should enclose the names of books, plays, essays, stories, etc., but not the names of newspapers and magazines.

Examples: "Socialism in Europe" appeared in the March number of the Cosmopolitan. Have you read "The Little Shepherd of Kingdom Come"?

RULE 6. A comma, semi-colon, colon or period after the last word of a quotation is placed before the quotation marks. Other marks of punctuation are placed before the quotation marks if they are a part of the quotation and after them if used to punctuate the sentence.

Examples: "He is deaf," she said. "Where is the Command-

ant?" he asked. "Oh! All right! Come on!" said the sentinel. Have you examined Laughlin's "Elements of Political Economy"?

RULE 7. If the quotation consists of more than one paragraph, use quotation marks at the beginning of each paragraph and at the end of the last.

Example: See Lesson XII.

Punctuate the following:

1. Never neglect an opportunity to take photographs during a thunder storm. Such is the advice given to amateur photographers by M. E. Touchet secretary of the Astronomical Society of France in an article on The Form and Structure of Lightning in La Nature Paris January 30.
2. A Japanese writer and artist now residing in New York contributes to The Reader January an article on The Japanese Conception of Poetry.
3. Within a few years the commerce of the West the speaker here named a dozen or more states will equal that of the states on the Atlantic.
4. The head of one of our large department stores says No man in the practical world of to-day can hope to get on if he shirks his work.
5. Let every young man keep constantly before him the maxim If I would succeed I must work.
6. Gen. Wilson was once invited to dine at the White House with President Lincoln and in the evening they occupied a box at the theater. Mr. Lincoln as usual paid very little attention to the play as he said he went to the theater to get rid of office seekers for a few hours. Arousing himself on this occasion from an apparent nap he slapped Gen. Wilson on the shoulder and said I want to tell you a story about Grant and the mule. When Grant was a youngster the circus came to his town and he went to the tanner and asked him for a ticket. The hard-headed tanner refused him so Grant doing the next best thing as I did myself crawled under the tent. The ring-master had an ugly mule which no one could ride and offered a prize of a dollar to any boy who would ride the animal round the ring without being thrown off. Quite a number of boys tried it without success. Finally young Grant ventured out from behind the seats where he was viewing the show and said to the ring-master I'd like to try that mule. All right said the ring-master and Grant got on and rode nearly around the ring but was finally thrown over the animal's head. The boy got up threw off his coat and said Let me try that again. This time he got on with his back to the animal's head and clung with all his might to his tail and in spite of all the animal could do held on and won the dollar. Now said Lincoln Grant will do the same at Richmond. He will hang on he will never give up. He will try again and again till he succeeds.

LESSON LXX.

The Hyphen.

The hyphen (-) has two uses. It is used to connect two or more words which are used as one, and it is used after a part of a word at the end of the line to indicate that the word has been divided. This last use having been discussed in previous lessons, only the first will now be explained.

The following rules are those followed by practical printers:

1. When several words are used to make up an adjective or noun, they should be united by hyphens; as, cash-with-order discount, never-to-be-forgotten event, a dollar-a-day man.

2. When two adjectives precede a noun and the first adjective belongs to the second rather than to the noun, a hyphen should connect them; as, forty-foot poles, eight-inch bolts, good-natured man. "Eight-inch bolts" means bolts eight inches long; "eight inch bolts" would mean eight bolts each one inch long.

3. A participial adjective coming before a noun should be connected with it by a hyphen when it indicates the general or habitual use of the noun; as, sewing-machine, talking-machine, printing-press.

4. When two nouns come together and the second implies the containing of the first, the hyphen is used; as, corn-crib, wood-box, ice-house, bird-cage, court-house. A wood-box is a box to contain wood and need not necessarily be made of wood; wood box means simply a box made of wood.

5. Two numerals expressing a compound number should be united by a hyphen; as, fifty-two, twenty-five, eight hundred ninety-one.

6. When fractions are expressed in words instead of figures, a hyphen should separate the numerator from the denominator; as, one-fourth, five-sixths. If, however, the parts of the fraction are each divided by hyphens, it may be omitted between them; as, thirty-seven eighty-fifths.

7. The words half and quarter when prefixed to a noun should

be separated from it by the hyphen; as, every half-hour, half-dollar, quarter-section. The same is usually true of the prefixes *bi* and *semi;* as, semi-weekly, bi-monthly.

8. Usually, though not always, when two words are compounded and each retains its original accent, a hyphen should be used; as, snow-shoe, town-hall, all-powerful. If the accent of one of the words is dropped, the hyphen should be omitted; as, railroad, steamboat, bookkeeper, shorthand, typewriter, schoolgirl.

9. When the word fold is annexed to a numeral of more than one syllable, it should be separated from it by a hyphen; as, sixty-fold, hundred-fold. When the numeral has but one syllable, the hyphen should be omitted; as, twofold, fourfold.

10. A prefix, if used before a word which should begin with a capital, should be separated from it by a hyphen; as, ex-President, Anglo-Saxon, anti-Republican, Major-General.

(Note. The words *today, tomorrow* and *tonight* were formerly written with a hyphen, but the practice now is to omit it, and this seems the better way.)

(Note. A great many words formerly written with the hyphen have, through common use, come to have a distinct meaning of their own and are no longer written in that manner. Among them are such words as, afternoon, therefore, however, everywhere, foothold, whatsoever, scapegoat, etc.)

(Note. The rules given for the use of the hyphen may be followed almost without exception, but whenever in doubt as to whether usage has made it proper to write a compound word differently, consult a good dictionary. We must always keep in mind the fact that our language is a living thing, constantly progressing and changing, and what may be the proper way to write a word today may be the wrong way to write it five years hence.)

The Apostrophe.

The apostrophe (') is used to denote possession and to mark omissions.

RULE 1. There are two rules for using the apostrophe to indicate possession.

a. To show possession, add the apostrophe and *s* to all nouns that do not end in *s*. To nouns ending in *s*, add the apostrophe only.

b. To show possession, add the apostrophe and *s* to all nouns except plurals that end in *s*; to them add the apostrophe only.

The second seems to be the rule commonly followed.

According to the first rule we would write, "James' book," "Pope Pius' decree." According to the second rule we would write, "James's book," "Pope Pius's decree." Do not follow both rules, but select one and stick to it.

RULE 2. The apostrophe is used to mark the omission of a letter; as, o'er for over, e'er for ever, 'twas for it was, 'tis, they'll, I'll, ne'er.

RULE 3. The apostrophe is used to mark the omission of the century in dates; as, '04 for 1904, '98, '76, '61.

RULE 4. The apostrophe is used with s to indicate the plural of signs and figures; as, $'s and ¢'s, m's, k's, 5's, 20's.

Miscellaneous.

The caret (Λ) is used to mark the omission of a word, letter or sentence which was omitted through mistake and which was afterward inserted above or below the line of writing. It points toward the word or words to be read in the place where the caret is written

cost

Example: The trial, it is reported, will Λ over $150,000.

Marks of ellipsis are stars (*****), points (.....) or sometimes a long dash, used to indicate that part of a sentence or part of the article or speech has been omitted for the sake of brevity or because it does not apply to the point under discussion.

"Leaders" are a succession of dots used to carry the eye to something written or printed farther toward the right. They are much used in statistical tables to carry the eye from the name to the figures.

The asterisk (*), the dagger (†), the section (§), the double

dagger (†), the parallel lines (‖), etc., are used to call attention to some note or remark at the bottom of the page or end of the article. It is usually better to use these than to insert the remark in brackets. If there are several notes, these marks are used in the order given. Sometimes figures, 1, 2, 3, 4, 5, etc., are used if there are many such notes.

Punctuate the following, supplying all the marks of punctuation:

1. Now every man pursues his own happiness or interest call it which you will.
2. A policeman stood at the crossing.
3. He promised me yester-day that he would come to-day or to-morrow.
4. Well I dont know that is no I can not accept it.
5. The private said he did not want to endanger his officers life by double weighting the only horse there was. To this his officer answered If you dont get up here behind me Ill get off and Ill give you such a licking as youve never had in your life.
6. To express ones meaning clearly precisely and in few words does not come by nature.
7. Self government is sought by every people.
8. A man in such an office needs world wide experience.
9. You can not have an arch without a key stone.
10. Aim to become a good letter writer.
11. The means of carriage were mainly ox carts pack horses and rafts.
12. The square rigged ship or bark has been largely replaced by the fore and aft or schooner rigged vessel. A large full rigged ship requires a crew of thirty to thirty six men a schooner rigged vessel needs from sixteen to twenty.
13. In 81 work on a tide level canal across the Isthmus of Panama was begun but the plan was afterward changed to a high level canal. About one tenth of the work has been done.
14. Did you ever learn the tables of 16s and 17s?

LESSON LXXI.

Rules for Use of Capitals.

Any one who can read should know when to use capital letters; therefore we will consider very briefly the rules for capitalizing which have not already been given in previous lessons.

1. Capitalize the first word of every sentence.

2. Every proper name should begin with a capital letter; as, New York, William, Atlantic.

3. Words derived from proper names and having direct reference to particular nations, places, sects, persons, etc., should be capitalized; as, American, English, Christian, Bostonian.

4. The pronoun I and the interjection O should always be capitals.

5. All words in the titles to books, articles, papers, essays, etc., except articles, prepositions and conjunctions, should be capitalized; as, "A History of the United States and Its People."

6. All appellations of the Deity should begin with a capital letter; as, God, Jehovah, Lord, Maker, the Lord, He is mighty.

7. Words of special importance may begin with a capital letter; as, Enclosed find check for One Hundred Dollars. Important words are not now capitalized so much as formerly and the tendency is to do away with such capitalization entirely.

8. The first word of every direct question, quotation, example or precept must begin with a capital letter. The Boston Watchman says: "If Japan is victorious, the war will mean a free field for Christian missions in Korea." The world does not ask what you know, but "What can you do?"

9. Names of things personified; that is, spoken of as persons, should begin with capital letters; as, "Pride and Envy were there, the busiest of the throng."

10. The first word in every line of poetry should be capitalized.

Straight is the line of Duty,
  Curved is the line of Beauty;
Follow the first and thou shalt see
  The other ever following thee.

11. All titles should begin with a capital letter. The words father, mother, sister, brother, cousin, uncle, etc., should be capitalized when used in connection with a proper name. The same is also true of the words lake, river, county, state, street, mountain, etc.

Cousin John, Uncle George, Sister Mary, Hudson River, Lake George, Mount Mansfield, Mayor Jones, Sheriff Lawrence.

12. Words denoting certain sections or divisions of country should be capitalized; as, the war between the North and the South. He went to the Northwest many years ago. The war in the East is attracting the attention of the whole civilized world.

EXERCISES IN CAPITALIZING.

o life how pleasant in thy morning
young fancys rays the hills adorning
cold pausing cautions lessons scorning
we frisk away
like school boys at the expected warning
to joy and play

2. taught by that power that pities me i learned to pity them.
3. "o death where is thy sting o grave where is thy victory"
4. the lord is a great god above all gods.
5. and then the troops came home and there was no north no south but everywhere was gods country.
6. uncle john and aunt mary will be here on thanksgiving day.
7. hendrick hudson sailed up the hudson river.
8. we enclose our note for five hundred dollars and our check for ninety four dollars and fifty three cents.
9. have you seen the seal of the state of new york
10. resolved that the members of this society tender their sincere thanks for his gift.
11. is english russian or german to be the predominating language?
12. what effect he asked will this new law have on my business
13. he said to give battle is in my judgment to incur serious risk of defeat.
14. the icy heart of winter was melted by the tears of spring.

LESSON LXXII.

EXERCISES IN PUNCTUATION.

Remember that the stenographer has no marks of punctuation in his notes except the period and interrogation and that he must do exactly the same kind of work when he transcribes a letter or other matter that you are asked to do in this lesson. Be prepared

to give a reason for using every mark you insert. Never punctuate without knowing why you do so.

1. He has been a good servant here patient sober honest and industrious
2. Did he act wisely or unwisely?

3. My friend you are greatly mistaken.
4. When you have completed the work you may send in your bill.
5. To say the least it was unfair.
6. You may generally speaking depend upon receiving the goods ordered within two days of date of order.
7. If we have stated our claim correctly if we have reasoned it out clearly if we have proved our right to the remuneration we request how can you withhold your remittance.
8. A mans greatest enemies are his doubts.
9. One half the giants strength is in the conviction that he is a giant.
10. Punctuation as we employ it to-day is a modern device.
11. The period originally meant stop and became known as the stop and its associates provided subsequently to serve subordinate purposes in the sentence were grouped with it in popular phraseology under the name of stops.
12. These examinations he is writing about the civil service examinations are based on two things namely general knowledge and intelligence and the special knowledge that is required for the position for which the examination is being held.
13. The late Hon Thomas H Benton speaking of phonography summed up the whole matter when he said Had this art been known forty years ago it would have saved me twenty years of hard labor.
14. A mans habits do not always indicate his character in fact he may possess many good habits and still be at heart a veritable scoundrel.
15. There is much wisdom in Lord Chesterfields advice to his son in regard to time Every moment you now lose is so much character and advantage lost as on the other hand every moment you now employ usefully is so much time laid out at prodigious interest.
16. Punctuality is honesty honesty is truthfulness truthfulness is character. If you have not punctuality you have not the best of business qualifications.
17. Dear sir I have just completed the sale of your house and lot at No 213 James Street to Mr H J Powers of this place. The consideration is $7954. In payment he assumes the mortgage of 2675.00 and interest accrued $54.00 gives you a second mortgage on the property for $4000.00 his note indorsed by Robert J Fox for $750.00 and the balance $475.00 in cash. I trust you will find the above entirely satisfactory. Yours very truly.

LESSON LXXIII.

EXERCISES IN PUNCTUATION.

Use your best judgment in punctuating the following:

1. The chief magistrate derives all his authority from the people and they have conferred none upon him to fix the terms for the separation of states. The people themselves can do this if they choose but the executive as such has nothing whatever to do with it. His duty is to administer the present government as it came into his hands and to transmit it unimpaired by him to his successor. Why should there not be a patient confidence in the ultimate justice of the people Is there any better or equal hope in the world In our present differences is either party without faith of being in the right If the almighty ruler of nations with his eternal truth and justice be on your side of the north or on yours of the south that truth and that justice will surely prevail by the judgment of this great tribunal the american people. Abraham Lincoln.
2. In the united states and in western europe in spite of the low cost of water transportation the railways have almost wholly monopolized the transportation of commodities. This is due in part to the saving of time in transit for under the demands of modern business the only economy is economy of time and in part to prompt delivery at the specified time.
3. The Rialto Grain and Securities Company is one of the numerous fly by night get rich quick concerns which flourish upon the gullible. Their plans to make you rich quick are very simple all you do is to take their tip on the stock market and buy and sell when they tell you.
4. A humorous story well told an apropos joke a kindly word of encouragement spoken at the right time and a friendly smile go hand in hand with the knowledge of the business to make the successful business man or woman.

LESSON LXXIV.

Punctuate and paragraph the following letters:

I.

Dear sir we have a complaint from Mr. E. A. Thompson of Rockport stating that on October 29 he was a little late in arriving at Westboro station with his milk for train No. 450. The train stopped at the station one passenger got on and the train started again just as he stopped at the milk-stand with

his wagon. The train did not wait for his milk thereby causing inconvenience to his customers and loss to himself. Please advise me fully in regard to this giving all the circumstances and stating if No. 450 was on time or late at this station. Return papers with your reply and oblige yours very truly.

2.

A letter to the advertising manager of a newspaper.

Dear sir we beg leave to call your attention to the manner in which our advertisement has been printed in your paper during the last week. In the first place you have given us very poor positions. Our advertisement has appeared on the sporting page twice this week and once on the financial page. As we appeal almost exclusively to women who are the principal purchasers of our goods you can readily see that the advertisement will do us little or no good if put on the financial or sporting pages as women are not generally supposed to be interested in those pages to any great extent. As you are aware our contract specifically stipulates that our advertisement is never to appear on the financial or sporting pages also that it is always to be placed next to or surrounded by reading matter. You have placed our advertisement several times recently at the top of the column and several times had it wedged in with other advertising matter. In the second place the printing has been very poor for the last week. We think perhaps the electro is worn out and trust you will investigate. If a new plate is needed notify us and we will send another at once. Heretofore we have had absolutely no complaint to make about the way you have been doing our work but we must have better work than you have been giving us for the last two weeks or we shall have to take up the matter with your business office yours very truly.

3.

Dear sir believing that you are interested in any plan by which you will be enabled to purchase a better quality of photographic paper at a lower price we beg leave to call your attention to our products and to our method of selling directly to the customer. All manufacturers of photographic material have known for many years past that sensitized papers are only at their best when freshly made. For these reasons the majority of advanced workers purchase all their paper direct from the makers. Our plan is to insure you fresh and good paper and at the same time save you the dealers profit by selling directly from the factory to you. We prepay the express charges so that the cost to you is simply our reduced price of the paper and the cost of a two cent stamp. Our papers both printing-out and developing are acknowledged to be the best on the market and with the advantages of lower cost and freshly coated paper we are confident you will find it to your advantage to purchase from us. We enclose price list and solicit a trial order. Yours very truly.

WORD STUDY

LESSON LXXV.

Prepositions.

Certain words must be followed by appropriate prepositions or the sentence may have entirely different meaning from that which it is intended to convey or it may have no meaning at all. Study the following list:

Accompanied *with* an inanimate object; *by* anything that has life.
Accuse *of.*
Acquaint *with.*
Adapted *to, for, from.*
Agree *with* a person; *upon* a thing debated; *to* a proposition from another in belief.
Amuse *with, by, at.*
Angry *with* a person; *at* a thing.
Attended, same as accompanied.
Believe *in,* on.
Capacity *for.*
Careless *about, for.*
Caution *against.*
Compare *with* in respect to quality; *to* for the sake of illustration.
Copy *form, with.*
Correspond *with.* (To write.)
Die *of* or *from* a cause; *by* an instrument of violence.
Disappointed *in.*
Entrance *into.*
Expect *of.*
Followed *by.*
Influence *over, on with.*

Occupy *by, with, in.*
Participate *in.*
Preference *to, over.*
Profit *by.*
Provide *for, against.*
Relieve *from, of.*
Remonstrate *with* a person; *against* a thing.
Search *for, after.*
Sold *for, at.*
Speak *for* or *against* a case; *to* or *with* a person; *of, on* or *about* a subject.
Suitable *to, for.*
Sympathize *with.*

For should be omitted in such expressions as, "I gave all you asked for," and "It may cost more than you think for."

From should not be used before *whence, thence* or *hence.* "From thence he went to Richmond," is incorrect.

Of should not be used for *have* after might, would, could, should, ought to, etc. "I ought to of went," should be, "I ought to have gone."

Avoid closing a sentence with a preposition. "Where did he go to?" should be, "Where did he go?" "What book did you see it in?" should be, "In what book did you see it?"

Note the gain in the following sentences when the preposition is not used:

Where was he at? Where was he?
Consult with him. Consult him.
Approve of the plan. Approve the plan.
I will go later on. I will go later.
First of all. First.
He sat opposite to me. He sat opposite me.

To, not *and,* should be used after *try.* "Try to see him," not "Try and see him." "Come to see us," not, "Come and see us."

Correct the following:

1. Where have you been to?

2. I was amused at that book.
3. The man was accused with a crime.
4. When can you come and visit us again?
5. His poverty was accompanied with ill-health.
6. He was angry with the stove.
7. What is to be compared to a good education?
8. Where did that boy go to?
9. I might of told you that yesterday but I forgot to.
10. You should profit from the experience of others and provide against a rainy day.
11. From whence did you come?
12. First of all tell me about your trip.
13. Senator Jones did not approve of the bill and spoke on it for half an hour.
14. First of all I went and saw Mr. Frye at his office and procured his opinion. From thence I returned back to Seattle and reported to my employer what I had went after and he said I done all he expected from me.
15. I do not think that desk is adapted for my office anyhow.
16. I agreed upon his offer.
17. He was accompanied with his dog.
18. The street was icy and accordingly I fell down. I did not know for a moment where I was at.
19. The man died with the small-pox.
20. I was disappointed with her work in the office.
21. He told me he had been very sick of a fever.
22. Do you have any influence on them?
23. After a long siege the Romans affected an entrance to the city and many of the inhabitants died from the word.
24. Please search after that paper I had yesterday.
25. See if you can't remember what you was sent for.

LESSON LXXVI.

Verbs and Relative Pronouns.

Lie, Lay.

Lie means to rest. *Lay* means to place and requires an object. I lay my book on the table and lie down to rest. That is, I lay myself down. Therefore, *to lay* is *to cause to lie.* My dog lays his head (causes it to lie) on my knee, but at a word from me he lies down (lays himself down) at my feet. I can not then say that my

dog lays at my feet, because that would mean he was causing something to lie there. I must say he lies at my feet. I lay my book on the table and it lies there until I pick it up. It does not lay there because a book can not cause anything to lie. It can simply rest where it is placed.

I lie down. I lay the book down.

I lay down yesterday. I laid the book down yesterday.

I had lain down, when some one called me. I had laid the book down when some one called me.

Sit, Set.

The difference in meaning between *sit* and *set* is very much the same as that between *lie* and *lay; sit* having the same sense of resting, and *set,* of placing anything or causing it to sit. I sit by the window to rest. I set the glass upon the table. That is, I cause it to sit there.

Begun, Began.

"I begun the work last week," is wrong. *Begun* is the past participle of *begin,* and should not be used unless preceded by has, have or had. This sentence requires the past tense, and should read, "I began the work last week."

Shall, Will.

Shall contains in it the idea of obligation. *Will* involves the idea of a wish or intention.

In the first person, *will* expresses a resolution, intention or promise. It carries with it very often the idea that only the greatest obstacles can prevent the carrying out of the proposed action. "I will go." That is, I am resolved to go.

Shall, in the first person, simply foretells; it expresses the idea that whatever is to take place is to be in the future, and not the present. "I shall read awhile." That is, I am likely to read. Compare with it the sentence, "I will read awhile." That is, I am determined to read.

In the second and third persons, the meaning of these words is reversed. *Will* simply foretells, or shows that whatever is spoken of is to happen in the future. *Shall* expresses a promise, command or threat.

You shall have the money tomorrow. (A promise.)

Thou shalt not steal. (A command.)

He shall suffer for this. (A threat.)

Substitute in the above sentences the word *will* and see the change in meaning.

Would and *should* are the past tenses of *will* and *shall,* and are used like them.

Can, May.

I *can* means *I am able to. I may* means *I am allowed to.* If I say I can become a stenographer, I convey the idea that I have the ability to become one. If I say I may become a stenographer, I convey the idea that I have been granted permission to take up the study of stenography; it then rests with me to prove that I can become a stenographer. "Can I go?" That is, am I able to go. "May I go?" That is, will you give me permission to go.

Who, Which, That, What.

Who should be used for persons only. Whom did you see? I saw a man who stood by the gate.

Which should be used only when speaking of animals and things without life. Is this the horse which you were driving this morning? The bill which we sent you last month has not been paid.

That may be used for persons, animals and things. It should be used in preference to *who* and *which* when referring to both persons and animals or persons and things. The men and horses that you saw belong to the Russian cavalry. As we may many times choose between *that* and *which,* and *that* and *who,* be careful to avoid such expressions as, "That letter that I wrote this morning." Say, rather, "That letter which I wrote this morning."

Whose may be used for persons, animals and things. He was

poring over a book whose sentences carried but little meaning to his childish mind.

What differs from *who, which* and *that* in not having the thing referred to expressed. What did you say? That is, what words did you say. What are you laughing at?

Make all necessary corrections in the following sentences:

1. Can I have the use of your pencil for a few minutes?
2. They wanted to know if they could not go with me.
3. I knew he done it for I seen him do it.
4. Will I find you at home tomorrow?
5. After he had laid down he remembered he had left it laying on the table.
6. Please lay that paper down.
7. I seen him yesterday.
8. The same man which left the book called again today.
9. Will we do this one the same way we done the last example?
10. Would you advise me to go?
11. He had began his lecture before we entered the hall.
12. It looks as if it had laid there a week.
13. It is likely that I will be gone before you return.
14. We have come to the conclusion that we will not be able to except your offer.
15. The people which you see were Turks.
16. I have went over this problem several times now.
17. I begun to wonder what had become of him.
18. I have decided that I shall go to-morrow.
19. He will explain his conduct. He shall explain his conduct.
20. The teacher said I could go home at two o'clock.
21. I saw the man that was talking.
22. Where is that ere clerk that you hired last week?
23. The old dog lied down by the fire.
24. I shall not answer that question. I will not answer that question.
25. I asked him if I could not leave the office for an hour.

LESSON LXXVII.

Adjectives, Adverbs, Conjunctions.

Among the common errors in writing and speaking are the use of adjectives for adverbs and the use of the wrong conjunction.

Practice has already been given on some of the common adjectives and adverbs which are misused and more will follow. Those commonly misused are such words as *different* and *differently;* words which we know how to use, but misuse oftentimes through carelessness. There are certain conjunctions which are frequently used in pairs. The following list contains most of them correctly used:

Both—and. He is both healthy and happy.
Either—or. Say either yes or no.
Neither—nor. He was neither at the office nor at home.
Whether—or. I do not know whether I will go or stay.
Though—yet. Though he is poor, yet he is generous.
So—that. It is so dark that I can hardly see.
So—as. He is not so strong as his brother.
As—as. His work is as good as yours.
Such—as. We bought such goods as we needed.

Among the errors commonly made in the use of the conjunction is the use of *do not know as* for *do not know that; doubt but what* for *doubt but that; like* for *as; without* for *unless; different than* for *different from.*

Correct all errors in the following sentences:

1. The horse could not have got away without somebody untied the halter.
2. It treated him just like a cat treats a mouse.
3. He fell in the river and was nearly being drowned.
4. There is no doubt but what he said so.
5. If you would do like I do you would have no trouble.
6. Who could do otherwise but accept such an offer?
7. He took quite a different view than I did.
8. Your method seems quite simple compared to his.
9. You may choose either one of the three.
10. He spoke quite decided on that point.
11. That part of it will be managed easy enough.
12. Just as like as not he will come to-day.
13. We are real glad to see you.
14. How beautifully that rose bush looks!
15. How sweetly the roses smell!
16. Come as quick as you can.
17. It seems that he acted wiser than they thought.
18. What is the distance between each telegraph pole?

19. He acted just like a boy does when he is telling a lie.
20. I will be eighteen years old next Wednesday.
21. I don't know as it will be of any use for you to see him.
22. What is the latest report from the east?
23. Each of the candidates were allowed another trial.
24. Contrast his work to mine.
25. He would neither help me or allow my friends to do so.
26. Though he is poor, still he is contented.
27. Set down and set still.
28. I do not know if the report is true or not.
29. If you neither study or pay attention you will not learn.
30. Will you not either do it yourself or let me do it?
31. It is I that is to blame.
32. The ebb and flow of the tides was explained by Newton.
33. It is requested that no one will leave the room.
34. He offers a prize to whoever shall guess the number.

LESSON LXXVIII.

Miscellaneous.

This and the following lessons are designed to test your knowledge of *practical* grammar and composition. The errors which occur in the sentences are those common in everyday speech and writing, and are the errors the stenographer and correspondent must constantly guard against. For reference books, use the dictionary and any good English grammar.

Explain the meaning in the following sentences, using each of the words connected by hyphens:

1. I thought he *would-should* go.
2. He looks *sad-sadly*.
3. (A) few know it.
4. We *would-should* be pleased to have you call upon us.
5. We *will-shall* find the way *easy-easily*.
6. Do you think I *would-should* take it.
7. *The-a* horse *ran-run* away.
8. They have agreed that the race *will-shall* be run again.
9. He told them to *set-sit quiet-quietly* in their seats.

Correct all errors in the following sentences:

10. He was telling about *the-an* adventure he had.
11. Hoping that you may use what we have sent you, but if you cannot please return it.
12. We refer you to the Commercial Bank of this city in regards to our financial standing.
13. On account of several heavy bills which have recently fell due it will be very inconvenient to pay you to-morrow.
14. You would oblige us if you will accept our note at sixty days.
15. *Defer* means to put off to some definite time which to *delay* is to stop for an indefinite length of time.
16. We received a letter from E. L. Richardson 2241 Salina St Syracuse N Y stating that the goods (3 gro Jet Buttons) have not arrived which we shipped him by express Feb 24th 1904. We wish you would investigate the matter and let us know as soon as possible as to the delay. Will you please sent a tracer after this package and report the results of your efforts to find it to us.
17. We have wrote to the company asking them to sent a tracer out and look for the goods.
18. We have wrote to you two times previous and have received no reply.
19. Enclose find our check for $46.00. Enclose find order for goods.
20. Mr. Fulton one of our traveling salesmen will start out to-morrow with a new line of samples of all the latest dress fabrics and he will call on you March 24th so please do not place your orders until you have seen him as he has the latest styles and will save you money and we are certain you will want to give him some orders.
21. I never have nor never will agree with such a proposal.
22. Trusting to hear from you soon believe me yours truly.
23. Trusting that what I have said may be beneficial to you in your work, yours truly.
24. The undersigned now has in stock fifty sets all of our own manufacture.

LESSON LXXIX.

Correct all errors in the following sentences:

1. Each candidate must provide their own stationary.
2. Have either of you a copy of the questions that was given at the last examinations?
3. I don't see that either of us has or can lose much by it.
4. You cannot deny but what you received the letter.
5. You never have and I trust you never will meet with such a misfortune.

6. Our stock is more complete than ever and our customers may rest assured at getting bargains.
7. Wanted a shorthand writer by a legal firm who can also engross well.
8. I do not propose to give up the task now.
9. I will pay the above reward to any person that will prove the above facts are untrue.
10. We are very sorry at the delay in this shipment.
11. We make this request because we are oblige to make a heavy payment.
12. "How have you been since I saw you last?" "Nicely, thanks."
13. He calls to the office most every day.
14. Was he the party which called yesterday?
15. Where are you located now? I have a situation at Chicago.
16. Do you keep well posted on the market?
17. I seldom or never read that paper.
18. You are mistaken. No one else says so but you.
19. He was a new beginner in bookkeeping.
20. I haven't gone and I'm not going to.
21. His method of working was quite different to mine.
22. I am just after ordering some more goods.
23. I have no doubt but what he feels kind of pleased.
24. It wasn't me that done it.
25. Which is the cheapest Pillsburys or Washburns?
26. You will seldom or ever find him at the office.
27. Every day and in fact every hour bring their changes in the stock market.
28. It was your duty to have corrected the error at once.
29. I don't know as the exact cost is known yet.
30. Who were you talking to just now?
31. I prefer to wait a few days than to accept such a situation.
32. I found that after paying all expenses that there would be a small sum left.
33. The gain is to be divided in three equal parts between the partners.

Distinguish the meaning between the following:

34. The man took great pains to explain (in explaining) everything.
35. He worked (has worked) there ten years.
36. Are you going (coming) to the office.
37. He writes as well as (he) lectures.
38. I was careful to work out (in working out) the problem.
39. If he did it he would (should) be punished.
40. Much depends upon the correspondent (correspondent's) writing the letters.
41. Trains of cars were loaded with the valuable article at every side of the track.
42. Where can we send to get Blank's Tubular Ear Drum, an invention for enabling people to hear who are deaf, slightly or otherwise?

APPENDIX

SECTION ONE.

COMMON ABBREVIATIONS USED IN ORDERING GOODS.

The same abbreviation usually represents either the singular or plural of the word. Where it is customary to use a plural form of abbreviation it has been given in parentheses.

At.....@
Bale.....bl. (bls.)
Barrel.....brl. (brls.)
Basket.....bkt. (bkts.)
Boards (B'kbinding)bds.
Box.....bx. (bxs.)
Bundle.....bdl. (bdls.)
Bushel.....bu.
By way of.....via
Chest.....cht. (chts.)
Cloth.....cl.
Collect on delivery..C. O. D.
Copper.....cop.
Dozen.....doz.
Dram.....dr.
Foolscap.....fcp. or fcap.
Foot or feet.....ft.
Free on board.....f. o. b.
Gallon.....gal. (gals.)
Gill.....gi.
Grain.....gr.
Gross.....gro.
Great gross.....g. gro.
Half.....hf. or hlf.
Handkerchiefs.....hdkfs.
Hogshead.....hhd.
Hundred.....C or hund.
Hundredweight.....cwt.
Imported.....imp.
Inches.....in.
Keg.....kg.
Long ton.....l. t.
Mail Order Dept....M. O. D.
Number.....No. (Nos.) or #
Ounce.....oz.
Package.....pkg. (pkgs.)
Pair.....pr. (prs.)
Peck.....pk. (pks.)
Piece.....pc. (pcs.)
Pint.....pt. (pts.)
Pound.....lb. (lbs.) or #
Quart.....qt. (qts.)
Quarter.....qr. (qrs.)
Square feet.....sq. ft.
Square yards.....sq. yds.
The same.....do
Thousand.....M
Volume.....vol. (vols.)
Weight.....wt.
Yard.....yd. (yds.)

SECTION TWO.

OFFICIAL ABBREVIATIONS FOR THE STATES AND TERRITORIES.

Alabama	Ala.	Nevada	Nev.
Alaska	Alaska	New Hampshire	N. H.
Arizona	Ariz.	New Jersey	N. J.
Arkansas	Ark.	New Mexico	N. Mex.
California	Cal.	New York	N. Y.
Colorado	Colo.	North Carolina	N. C.
Connecticut	Conn.	North Dakota	N. Dak.
Delaware	Del.	Ohio	Ohio
District of Columbia	D. C.	Oklahoma	Okla.
Florida	Fla.	Oregon	Ore.
Georgia	Ga.	Pennsylvania	Pa.
Idaho	Idaho	Philippine Islands	P. I.
Illinois	Ill.	Porto Rico	P. R.
Indiana	Ind.	Rhode Island	R. I.
Iowa	Iowa	Samoa	Samoa
Kansas	Kans.	South Carolina	S. C.
Kentucky	Ky.	South Dakota	S. Dak.
Louisiana	La.	Tennessee	Tenn.
Maine	Maine	Texas	Tex.
Maryland	Md.	Utah	Utah
Massachusetts	Mass.	Vermont	Vt.
Michigan	Mich.	Virginia	Va.
Minnesota	Minn.	Washington	Wash.
Mississippi	Miss.	Wisconsin	Wis.
Missouri	Mo.	West Virginia	W. Va.
Montana	Mont.	Wyoming	Wyo.
Nebraska	Nebr.		

The post-office department is continually advising people to write the name of the state in full on the envelope or to use greater care in writing the abbreviation. More mail matter is missent because the name of the state is not plain than for any other reason. You will notice in the preceding list that where the natural abbreviations for two states would resemble each other, as *Cal.* and *Col.*, the post office department recommends a different form.

Where the natural abbreviation is only one letter, as in the case of Utah, the department does not advise its use. It is more difficult to tell what a poorly-made letter is if it stands alone than when association with other letters offers a suggestion.

Every postal clerk handles a large quantity of mail and usually has but little time to decipher poorly written directions. It is the duty of the letter writer to see to it that he does his part in facilitating the correct and prompt delivery of his letter. Very often a letter or parcel is directed to a place in New York and in the abbreviation the *Y* looks as much like a *J* or an *H* as anything else. If it is directed to some well-known town or city it will probably be delivered at once, but if it is directed to some small town it is very liable to go astray, unless the postal clerk knows that such a town is in New York and not in New Jersey or New Hampshire. In that case he will write *New York* in full and the letter or parcel goes to its destination. As each railway postal clerk handles about one and one-half million pieces of mail annually, it seems wonderful that even with so much faulty direction, there is only about one error for every six thousand pieces of mail handled by these clerks.

If every one who writes letters were a good penman, it might not be necessary for the post-office department to publish lists of the abbreviations which it urges people to use. But even then it would be better if a uniform method of abbreviating were adopted. While the department authorizes the use of the abbreviations given in the preceding list, it would be well if the average penman would write the names of such states as New York, New Jersey, Missouri, etc., in full. This is not so important in typewriting, but still there is the danger when writing a one-letter abbreviation of striking the wrong key.

SECTION THREE.

The following list of abbreviations and their equivalents should be learned thoroughly. There are none given which you are not likely to see, or be called upon to use, in the office any day.

ABBREVIATIONS OF COMMERCIAL TERMS

A 1	First class.	Agt.	Agent.
acct.	Account.	A. M.	Before noon; Master of Arts.
Acct. Sales	Account Sales.		
Adv.	Advertisement.	Amt.	Amount.

App.	Appendix.	Dr.	Debit; Debtor.
Asst.	Assistant.	Dray.	Drayage.
Atty.	Attorney.	E. & O. E.	Errors and omissions excepted.
Bal.	Balance.		
B. B.	Bill Book.	ea.	Each.
Bk.	Bank.	e. g.	For example.
B/L	Bill of Lading.	etc. or &c.	And so forth.
Bldg.	Building.	Ex.	Express; Example.
Bot.	Bought.	Exch.	Exchange.
B/S	Bill of Sale.	Fig.	Figure.
C. B.	Cash Book.	Fol. or F.	Folio.
Chgs.	Charges.	I. B.	Invoice Book.
Coll.	Collection; Collector.	i. e.	That is.
		Ins.	Insurance.
Com.	Commission.	inst.	Instant (the present month).
Cr.	Credit; Creditor.		
Ctg.	Cartage.	Int.	Interest.
da.	Day, Days.	Inv.	Invoice.
Dept.	Department.	Invt.	Inventory.
Dft.	Draft.	J.	Journal.
Disc.	Discount.	Jr.	Junior.

(Note. The abbreviations which usually, or always, begin with a capital have been so written in this list. Those which usually, or always, begin with a small letter have been written the same way.)

As a general rule, words should not be abbreviated in the body of the letter. The following are exceptions: titles when used with names, and such abbreviations as Co., Mfg., R. R., and Ltd. when part of names; abbreviations for months and the words ultimo, instant and proximo used to refer to months; abbreviations for pounds, yards, etc., when preceded by a number; A. M., P. M., P. S.,f. o. b., viz. and vs. **In typewritten letters the abbreviations B/L, B/S and W/B are often used.**

Most of the other abbreviations given in the preceding list are used by the bookkeeper in the books and vouchers which he handles, where time and space demand them.

As a drill to assist you in remembering these abbreviations, you may write the following exercise, using the abbreviations for all words occurring in the list.

(Note. The teacher may find it a good plan to use this exercise

as a dictation exercise, reading it in class and having the pupils write the abbreviations.)

A commission merchant gave his assistant a Power of Attorney, which authorized him, as agent, to make collections, pay a note or draft or any other charges; for example, the premium on an insurance policy, amount due on an invoice, drayage, and so forth. This assistant also kept the books and so made entries in the Cash Book for all amounts received for commission and all amounts paid for express, exchange, interest, insurance, cartage and for payments on account. He entered all invoices of merchandise bought in the Invoice Book. A Bill Book was kept in which was entered the amount of each time draft as it was received and later the day when it was taken to the bank for discount. Although he was very accurate in his work, he always wrote "Errors and omissions excepted" on the last line of an account sales when it was rendered. Each forenoon he looked in the daily paper for the firm's advertisement to see if it had been set up in a first-class manner by the printer and was in a good place on the page. At the end of the month the assistant, aided by the commission merchant himself, took an inventory of the stock. He also footed the Invoice Book, balanced the Cash Book, and posted from these books and the Journal to the Ledger. He was careful about paging; that is, to place in the proper column the number of the Ledger folio. Later the commission merchant gave him a bill of sale of a half-interest in his business and he became the junior partner.

SECTION FOUR.

ABBREVIATIONS OF COMMERCIAL TERMS.

L. B.	Letter Book.	min.	Minute.
L. or Ledg.	Ledger.	mo.	Month.
L. F.	Ledger Folio.	MS.	Manuscript.
Ltd.	Limited.	MSS.	Manuscripts.
Mdse.	Merchandise.	Mtg.	Mortgage.
Mem.	Memorandum.	N. B.	Take notice.
Mfg.	Manufacturing.	N. P.	Notary Public.

O. K.	All correct.	R. R.	Railroad.
Payt.	Payment.	Ry.	Railway.
Pd.	Paid.	S. B.	Sales Book.
per	By.	Shipt.	Shipment.
per cent.	By the hundred.	Sr.	Senior.
P. M.	Postmaster; Afternoon.	St.	Street; Saint.
P. O.	Post Office.	Str.	Steamer.
pp.	Pages.	Sunds.	Sundries.
prox.	Proximo; of the next month.	Tr.	Transpose.
		ult.	Ultimo; of the last month.
P. S.	Postscript.	U. S. M.	United States Mail.
Rec'd	Received.	viz.	Namely; To wit.
Reg.	Registered.	vs.	Versus; Against.
Ret'd	Returned.	W/B	Way Bill.

Copy the following exercise, abbreviating all the words for which abbreviations have been given in this and preceding sections.

One day last month, late in the afternoon, a young lady applied for a position in the office of the Jones Manufacturing Company, Limited, 7 Main street, Saint Paul. After a few minutes' conversation with the manager she was hired for a month on trial. She received eight dollars a week and was paid weekly. Usually her transcripts were correct, but sometimes a few pages were returned to her to be rewritten, as she had transposed letters in typewriting. Occasionally the senior member of the firm returned a transcript to her with some memorandum attached, in which case she would have to rewrite the entire letter, as he said he would not send a letter containing a postscript through the United States mail. She made copies in the letter book of all letters sent out. When a large shipment of goods was made to a foreign customer, it would be sent over some railroad to New York and thence by steamer. One day she received at the post office a registered letter sent by a customer, and the postmaster gave her a receipt to sign for it. The first of this month she was given a permanent position.

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